Predicting online purchase behavior:replications and tests of competing models

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PREDICTING ONLINE PURCHASE BEHAVIOR:

REPLICATIONS AND TESTS OF COMPETING MODELS

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Abstract

Online purchase behavior is definitely an interesting and relevant issue for marketeers today. In this paper, we report on a study into the antecedents of online purchase intention for B2C websites. In particular, this research juxtaposes two competing models that explain online purchase intention. The first model is trust-oriented and argues that online purchase intention is primarily predicted by trust in the company. The second model is website-oriented and argues that purchase intention is primarily predicted by usefulness and ease-of-use of the e-commerce website. In order to test to what extent each of these orientations has merit, a replication was carried out of the trust-oriented study by Jarvenpaa, Tractinsky, and Vitale (2000). The model was extended with the website-oriented constructs from by Chau, Au, and Tam (2000), first developed by Davis (1989).

The replication study involved 227 undergraduate students. 64.4% of them had never bought online; 8.8% had bought on the intemet at least four times. Consequently, the results of the study are somewhat biased towards *initial* purchase intention as opposed to *repeat* purchase intention. The research has a number of important findings. First, online purchase intention at the website is strongly determined by attitude towards online shopping at the website, providing support for the Theory of Reasoned Action in a website context. Second, perceived risk of shopping strongly influences attitude towards shopping. Trust in the company does not influence attitude directly, but indirectly through a significant impact on perceived risk. Third, perceived reputation influences trust, whereas perceived size does not, at least not in the case of low-value products. Fourth, website ease-of-use strongly and positively influences website usefulness. Finally, website usefulness does not significantly influence attitude towards shopping and online purchase intention. We conclude that trust-oriented models appear to be more appropriate to explain online purchase intention than website-oriented models.

Introduction

The research reported in this paper is concerned with purchase behavior on the World Wide Web. Studying purchase behavior on the web is clearly relevant for marketeers today. Many marketeers seek to improve the quantity and quality of their online customer base. A deeper insight into the ways consumer behave on the web and purchase online may lead to practical recommendations for e-commerce and marketing strategists.

Online purchase behavior is also interesting to study from a research perspective. Consumer behavior is a relatively well researched area in marketing (for overviews see Engel et al., 1995; Schiffman & Kanuk, 2000). Textbooks on intemet marketing and online consumer behavior are also beginning to appear (e.g. Hanson, 2000, Turban et al., 2000). However, comparatively little is known about how web purchase behavior differs from traditional purchase behavior, and whether there are any specific web-based factors that should be taken into account.

Online purchase behavior is a broad topic, and this paper is concerned with only one specific element: online purchase intention, defined as the degree to which a consumer is inclined to purchase a product or service at a specific website. In this paper, we report on a study into the antecedents of online purchase intention for Business to Consumer (B2C) websites. Specifically, we replicate and test two competing models for online purchase intention: one that is more "trust" oriented, and one that is more "website" oriented. The first one gives greater attention to trust in the company, the second one argues that well-designed websites matter most.

The outline of this paper is as follows. First, we discuss the theoretical determinants of online purchase behavior, paying attention to the trust oriented model and the website oriented model. This results in a number of rival hypotheses relating trust and website antecedents to online purchase behavior. Subsequently, we discuss the research design in more detail and present an overview of the results. A discussion of the findings and the conclusions complete the paper.

Theoretical foundations

Studies on online purchase intention have only recently begun to appear (see Lohse & Spiller, 1998; Li et al., 1999 for examples). In this paper, we juxtapose two theoretical models that explain and predict online purchase intention: one that is oriented towards trust in the company presenting the website, and the other which is oriented towards characteristics about the website. It should be acknowledged at this point that we recognise that neither trust nor website characteristics are sufficient indicators for purchase intention. Indeed, powerful indicators such as product value for money, and need fulfilment at the moment of value are excluded from both models. What matters to us here is whether trust determinants and website determinants have non-significant influences on purchase intention. If so, then both are valid models and both would contribute to our existing body of knowledge.

The two perspectives will now be discussed in more detail.

"Trust" oriented perspective

The model representing this perspective is drawn from the work of Jarvenpaa, Tractinsky, and Vitale (2000). Figure 1 displays the trust-oriented model used.

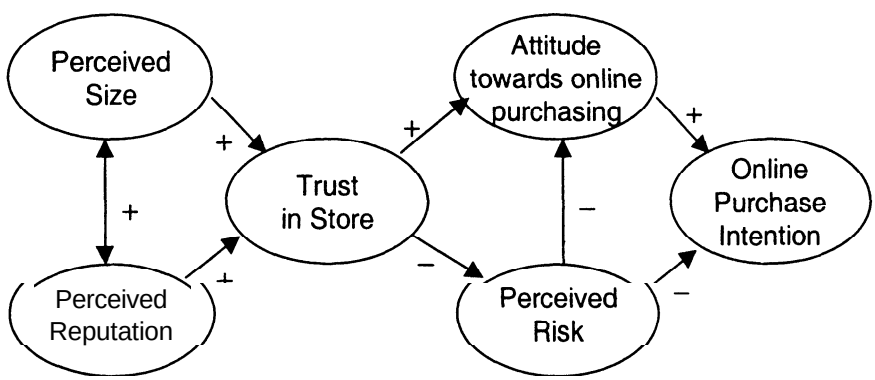


Figure 1 "Trust" perspective (cf. Jarvenpaa et al., 2000)

Each of these relationships is now briefly discussed. For a more elaborate discussion, the reader is referred to the original work (Jarvenpaa et al., 2000).

Online purchase intention is primarily determined by two variables: attitude towards online purchasing and the perceived risk of buying at the website. This argument follows the well-established attitude->intention->behavior chain, which has been put forward by social psychologists Fishbein & Ajzen (1975) and which has become known as the Theory of Reasoned Action (TRA). First, people form attitudes about a behavior (i.c. buying at the website), then they develop intentions to perform the behavior, and ultimately they perform the behavior. TRA has also been frequently applied in the information systems research area, for instance by Taylor & Todd (1995). Jarvenpaa et al. also develop Perceived Risk as a variable that determines Attitude and Intention. Generally, the more risk is perceived, the lower attitude and intention. In sum,

HI: Online purchase intention is positively influenced by attitude towards online purchasing

H2: Online purchase intention is negatively influenced by perceived risk of online purchasing

H3: Attitude towards online purchasing is negatively influenced by perceived risk of online purchasing

It should be noted that the Theory of Reasoned Action demands attitude be focused towards performing the specific behavior (i.e. shop at the website), rather than attitude towards the behavior in general (i.e. shop on the Internet) (Fishbein & Ajzen, 1975). Therefore, attitude refers here towards purchasing at a specific website, not at the attitude of purchasing online in general. People could feel negative about the former, but positive about the latter.

The trust-oriented perspective argues that perceptions of trust in the company determine both attitude (positively) and perceived risk (negatively). The more people trust the company, the better they feel about purchasing at the website, and the less they would perceive the risk associated with buying.

H4: Attitude towards online purchasing is positively influenced by trust in the company

H5: Perceived risk is negatively influenced by trust in the company

People develop trust by at least two factors: the perceived size of the company (not the actual size), and their perceived reputation. The larger the perceived size and the perceived reputation, the greater the trust in the company. Perceived size and perceived reputation are also believed to be positively associated with each other'.

H6: Trust in the company is positively influenced by perceived size ***of*** *the company*

H7: Trust in the company is positively influenced by perceived reputation ***of*** *the company*

H8: Perceived size is positively associated with perceived reputation ***of*** *the company*

" Website" oriented perspective

Presence or absence of these website features can be linked to dependent variables such as online sales, with significant relationships uncovered (see Lohse & Spiller, 1998 for an example). The argument underlying the orientation of this type of research is that perceived purchase facilitation increases purchase intention. Facilitating online purchasing is achieved through website features, which is why this type of research can be classified as the "website" perspective. The website perspective argues that all other things being equal, better websites matter.

In this paper, we use a website orientation model developed by Chau, Au and Tam (2000), which is based on the Technology Acceptance Model (TAM). The model is shown in Figure 2:

[1] This is also a requirement for the model being identified as a structural equation model (see Bollen, 1989 for details)

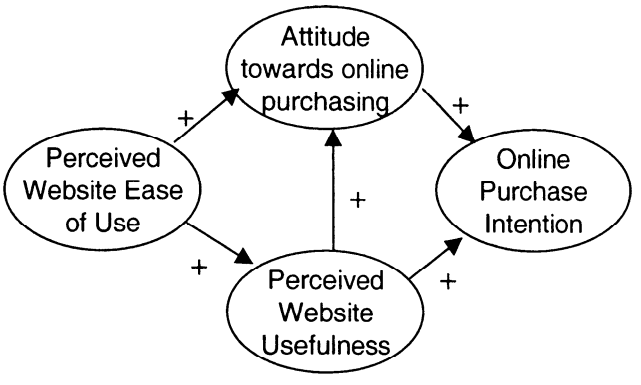


Figure 2 "Website" perspective (adapted from Chau et al., 2000; based upon Davis, 1989)

Chau et al. (2000) focused on information presentation in e-commerce websites – they did not empirically validate the full TAM model in this context, but used it as a theoretical vehicle to illustrate the way information presentation could be linked to online purchase intention. As can be seen from the model, Attitude and Online Purchase Intention are again taken from the Theory of Reasoned Action. Therefore, these variables will not be discussed in this section.

The Technology Acceptance Model (first developed by Davis, 1989 and recently extended by Venkatesh & Davis, 2000) highlights two factors: usefulness of an information system and ease of use of the system. More useful systems and those that are easier to use are associated with higher acceptance of the information system.

Adapting TAM to an e-commerce context implies that the more useful a website is, the more positive the attitude about purchasing at the website. Chau et al. have operationalised usefulness in terms of "purchase speed" and "convenience": in general, websites that offer greater purchasing speed and convenience are more useful than those that are not.

H9: Online purchase intention is positively associated with perceived website usefulness

H10: Attitude towards online purchasing is positively influenced by perceived website usefulness

A second component of the TAM model is "ease of use". In terms of websites, ease-of-use is typically associated with the navigational properties of the website. The better the navigation

around the site, the more easy the site is to use. The easier to use a website, the more positive the attitude about purchasing at the website. Also, the easier to use a website, the greater the perceived usefulness (see also Taylor & Todd, 1995).

HI I: Attitude towards online purchasing is positively influenced by perceived website ease of use

H12: Perceived website usefulness is positively influenced by perceived website ease of use

Research design

Measurement instrument

To test the hypotheses derived in the previous section we designed two surveys based on prior research. The first questionnaire contained demographic variables such as age, sex, intemet experience, and experience in online purchasing. The second questionnaire contained question items about one specific website.

In order to increase reliability, each construct was operationalised with multiple items. The operationalisations for the constructs were taken directly from Jarvenpaa et al. (2000) and Chau et al. (2000). The latter are based on Davis (1989). We did make some modifications. Most of these were adaptations to make the items more suitable in a Dutch context, others were substantial. In particular, we replaced the word "Internet" with "This website" in the Attitude construct to reflect the Theory of Reasoned Action better. Also, in the Online Purchase Intention construct, we changed the specific time horizons ("three months" and "the next year") to broader terms ("short term" and "the longer term") since the former is an arbitrary operationalisation of the latter. Finally, we changed the wording of the Ease of Use and Usefulness **items** to make them more suitable for e-commerce websites. The resulting items can be found in the appendix.

Sample

Our sample consisted of a group of undergraduate students who took the course "Information systems" at the Vrije Universiteit Amsterdam during Spring 2000. As an incentive to participate, we offered them a bonus grade after succesfully taking part in the research. We programmed the surveys with JavaScript, VBScript and ASP and published them on the Internet, cf. Dillman (2000). Each student was notified in class of the URL to the web-based questionnaires, so they could complete them both at home or on campus. It was also possible to print out the survey and return them hand-written. The students were asked to complete the second survey four times for each of four websites, in the order of their liking. These websites, as well as their characteristics, are shown in the following table.

	URL	*Products*	*Notes*
Free Record Shop	www.freerecordshop.nl	CDs	A large and widely known CD retail chain in the Netherland!
Hot-Orange (music department)	www.hot-orange.nl	CDs	A small and relatively unknown Dutch start-up company who sells solely over the web
Ohra	www.ohra.nl	Retail insurances	A large and widely known retail insurance provider in the Netherlands
Ineas	www.ineas.nl	Retail insurances	A small and relatively unknown European start-up company who sells insurances solely over the web

Table 1 Websites and companies under study

Results

Sample

Eventually, 227 students took part in the survey. 163 (71.8%) were men, 64 (28.2%) were women. The Figure below presents the age distribution across the sample population.

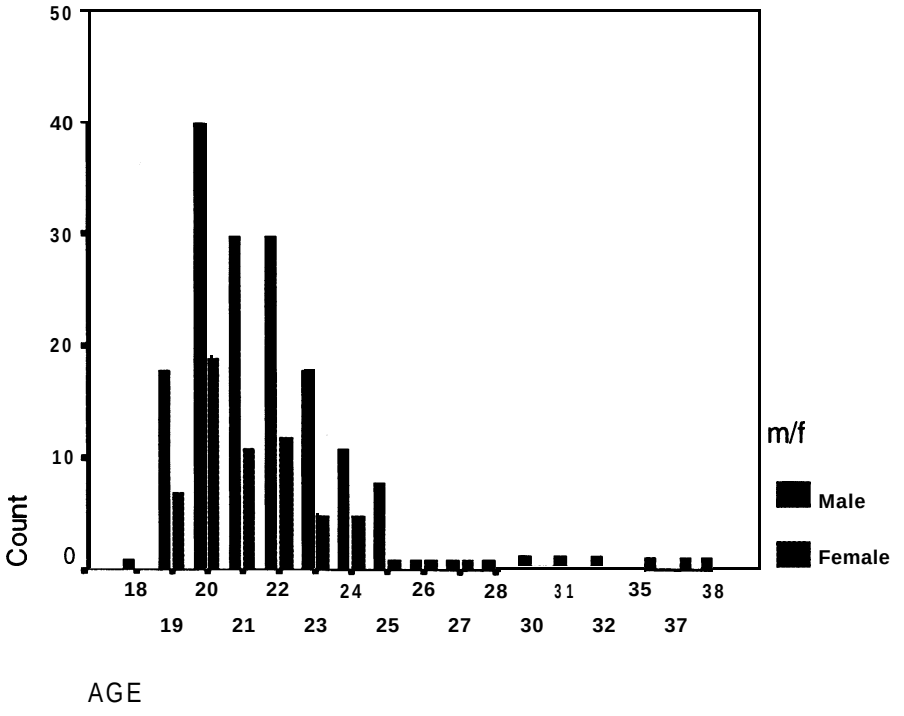
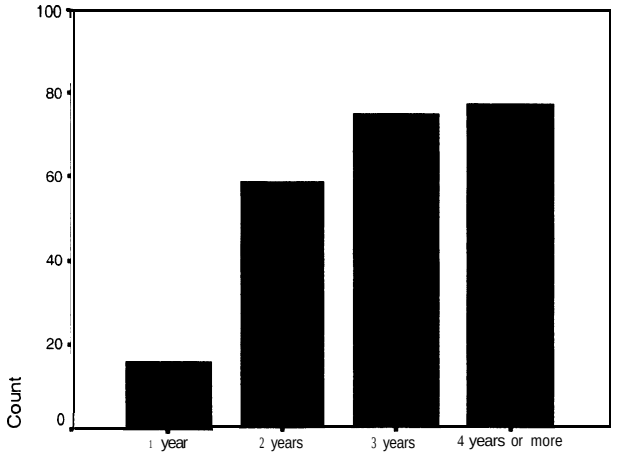


Figure 3 Respondent Demographics

In terms of intemet experience, 152 (67.1%) had intemet access at home, 75 (32.9%) used intemet at the university campus. The Figures below indicate how many years of experience each respondent had in using the intemet and purchasing a product online.



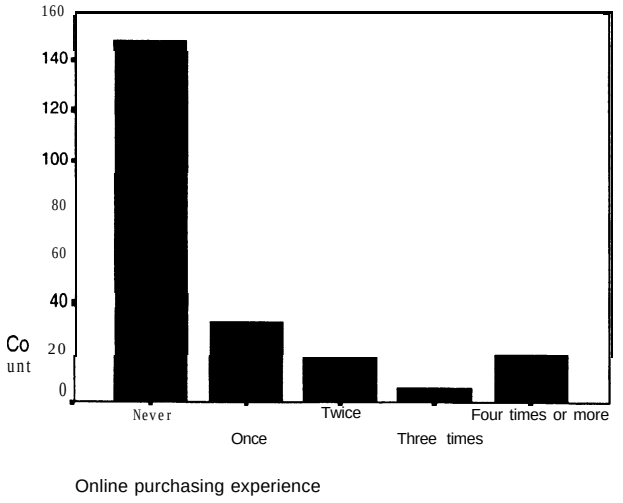


Figure 4 Respondents experience with internet and online purchasing

The demographics of the student population demonstrate that the vast majority are experienced intemet users. In sum, this implies that the study is biased towards young, college educated, experienced intemet users. On the other hand, 149 (64.4%) of them have never bought online, while 20 (8.8%) have bought on the intemet four times or more. Consequently, the results of the study are somewhat biased towards *initial* purchase intention as opposed to *repeat* purchase intention.

Reliability

As a test for reliability of construct measurement, Cronbach's alpha is typically used (Nunnally, 1978). The following table displays the alpha coefficients for each of the constructs, and for all the websites that were evaluated.

Construct *(nr of items)*	*Hot Orange* *(n = 218)*	*Free Record shop* *(n=217)*	*Ineas* *(n=214)*	*Ohra* *(n=215)*
Perceived reputation (3)	0.69 (adjusted 0.82)	0.68 (adjusted 0.93)	0.59 (adjusted 0.5 1)	0.75 (adjusted 0.82)
Perceived size (3)	0.80	0.62	0.82	0.80
Trust (7)	0.61 (adjusted 0.65)	0.69 (adjusted 0.76)	0.63 (adjusted 0.64)	0.68 (adjusted 0.74)
Ease of Use (5)	0.87	0.95	0.94	0.94
Usefulness (3)	0.80	0.83	0.85	0.88
Attitude (3)	0.92	0.94	0.95	0.90
Intention (4)	0.91	0.92	0.88	0.86
Perceived Risk (4)	0.76	0.76	0.84	0.82

All constructs demonstrate acceptable levels of reliability (> 0.60, cf. Hair et al., 1998), except for Reputation with respect to the Ineas site. In particular, the dependent variables Attitude and Online Purchase Intention have strong levels of reliability. In terms of the other constructs of this study, the Cronbach Alphas of the Reputation and Trust constructs are relatively disappointing.

The exclusion of some indicators (in line with Jarvenpaa et al., 2000) does improve the reliability somewhat.

Validity

To examine the validity of the models against the data, we applied structural equation modelling techniques (for a comprehensive overview see Bollen, 1989). For our analyses we used Amos 4.01 with maximum likelihood estimation (Arbuckle & Wothke, 1999). We tested three competing models and examined their measures of fit with the data.

The first model we estimated was the "trust" model, as put forward by Jarvenpaa et al. The second model was the "website" model, an extension of the Technology Acceptance Model (Davis, 1989). Finally, we estimated a complete model, one that included both the trust variables as well as the website variables. Because we could not aggregate the data across websites (the case observations would be interdependent), we analysed each website separately. For the sake of brevity, only the Hot Orange site is reported in this paper.' The values on generally accepted measures of fit are in Table 5.

	Norm	"Trust perspective"	"Site perspective"	"Combined perspective"
Absolute fit measures				
Chi Square (df)	Non-signifcant	217,10 (144), p=o.ooo	142.50 (85), p=o.OOo	484,18 (310), p=o.OOo
RMSEA (90% CI)	<0.08	**0.048 (**+/-	**0.056 (**+/-	**0.05** 1 (+/- 0.09)

[2] Analyses for the other websites and input covariance matrices of the manifest variables are available from the authors.

		0.013)	0.017)	
GFI	>0.9	0.91	0.93	0.86
Incremental fit measures				
Tucker Lewis Index (or NNFI)	>0.9	0.96	0.97	0.94
NFI	>0.9	0.91	0.94	0.86
AGFI	>0.9	0.88	0.90	0.83
Parsimony-adjusted fit measures				
Normed Chi-Square	Between 1 and 2	1.5 1	1.68	1.56
Parsimony GFI	n/a	0.67	0.66	0.71
Parsimony NFI	n/a	0.77	0.76	0.76

None of the models pass absolute Chi Square tests. However, this statistic is sensitive to large samples and favours complex models over simpler ones, and therefore, other fit measures should be taken into account (Hair et al., 1998). When adjusted for degrees of freedom, all Chi Square tests are acceptable. Other fit measures, such as the RMSEA are acceptable as well (cf. norms as supplied in Hair et al., 1998). Therefore, we may conclude with some reservation that each of the models is a valid representation of the data.

The latent path diagrams for each of the models are shown below. The regression coefficient of each first indicator of a construct was fixed at 1, so the latent variables have a scale of 1 to 7.

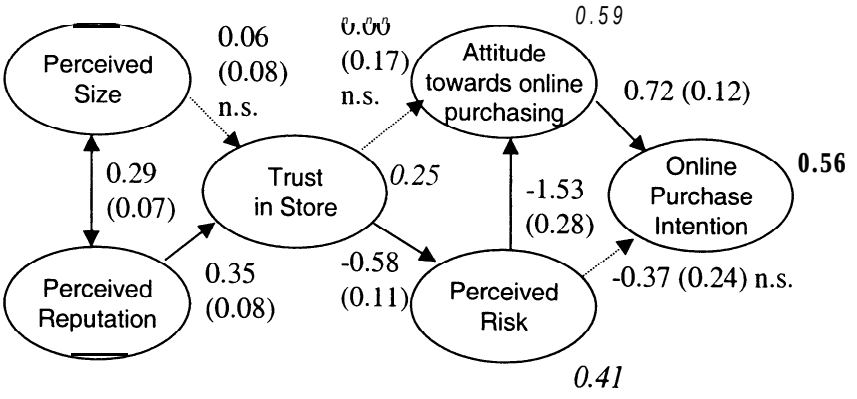


Figure 5 Unstandardised path coefficients (standard errors), ***explained variance*** **for trust model**

For the trust model, all factor loadings of the manifest variables were highly significant at p = 0.000. There is a strong association between Attitude and Intention. A very strong negative influence is estimated between Perceived Risk and Attitude. Reputation influences Trust, but not Perceived Size.

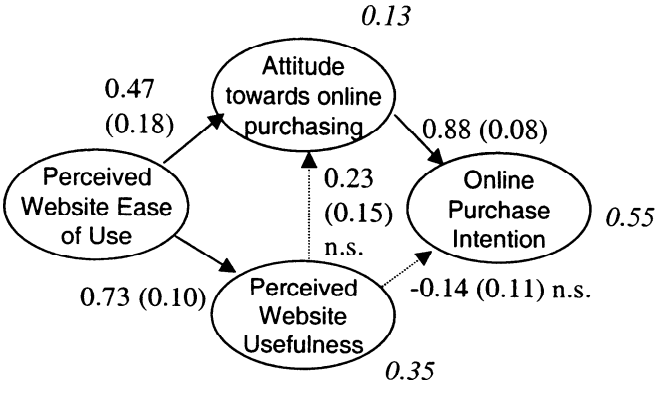


Figure 6 Unstandardised path coeffkients (standard errors), ***explained variance*** **for website model**

For the "Website" model, all factor loadings of the manifest variables were significant at p = 0.000. There was no significant link between Usefulness and Online Purchase Intention, and no significant link between Usefulness and Attitude. There are strong links between Attitude and Intention, and between Ease-of-Use and Usefulness.

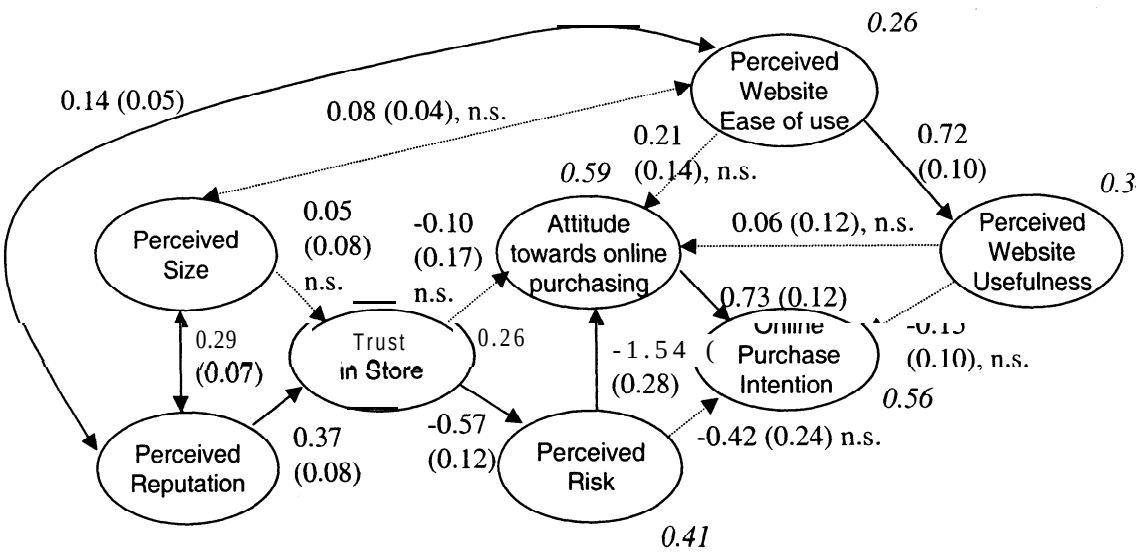


Figure 7 Unstandardised path coefficients (standard errors), *explained variance* for complete model

The complete model shows little change over the previous models, except for the Ease-of-Use construct, which no longer has a signficant relationship with Attitude.

Discussion of findings

The models described in the previous section convey a number of important findings. First, online purchase intention at the website is strongly determined by attitude towards online shopping at the website. Second, perceived risk of shopping strongly influences attitude. Trust in the company does not influence attitude directly, but indirectly through its impact on perceived risk. Third, perceived reputation influences trust, whereas perceived size does not. Fourth, website ease-of-use strongly and positively influences website usefulness. Finally, website usefulness does not significantly influence attitude towards shopping and online purchase intention. Each of these findings will now be discussed in more detail.

Our research confirms that *online purchase intention is primarily determined by attitude towards purchasing at the website*. Relationships between Intention and two other predictors, Perceived Risk and Site Usefulness, were not significant. This confirms the applicability of the Theory of

Reasoned Action in the context of e-commerce websites. We were able to explain 55% of the variance in online purchase intention with the model. The Jarvenpaa et al. study achieved 43%. Room for improvement of these findings may lie in the applicability of more advanced models of TRA, in particular the Theory of Planned Behavior (TPB) (Ajzen, 1991; see also Taylor & Todd, 1995). TPB argues that besides attitude, subjective norms (what important others think of the behavior) and perceived behavioral control are important predictors. Also, we suggest an "Efficiency" perspective with Perceived Value for Money be studied in more detail. Researchers are encouraged to pursue research on online purchase intention in these directions.

Our second finding is that *Perceived Risk strongly influences Attitude, and that Trust in a Company does not.* Trust influences Attitude indirectly through Perceived Risk. In other words, respondents form their attitude towards online shopping primarily by considering the perceived risk of shopping at the website. This, in turn, is determined by their perceptions of trust in the company.

This finding is in contrast with the Jarvenpaa et al. study, which did find a significant relationship (0.59) between Trust and Attitude, and a less strong relationship (-0.37) between Perceived Risk and Attitude. There is the possibility that our adaptations of the items of the Attitude construct may have led to differences. Jarvenpaa et al. questioned attitude regarding online shopping *in general,* and perceived risk regarding online shoppingfor *a specific website*. It is well conceivable that the general Attitude construct is less vulnerable to changes in the Perceived Risk and Trust constructs, because high risk at an untrusted site may not influence a person's overall attitude about online shopping.

With respect to the variables impacting trust, our findings demonstrate that *Perceived Reputation does influence Trust, whereas Company Size does not.* In other words, whether the respondents trusted the company or not was not dependent on their perceptions of size of the company. The Jarvenpaa et al. study found a similar, insignificant relationship in the case of books, but they did found a significant influence of Size on Trust in the case of flight tickets. An explanation for this

result could be that respondents intuitively seek out multiple "drivers" of trust when the product or service bought requires higher levels of trust. Small, low-value goods such as books or CDs require less trust in the company than high-value goods and services such as intercontinental flights. Therefore, reputation alone may be a sufficient trust driver for books and CDs, but not for flights. Consumers may demand extra guarantees for flights, and therefore consider the size of the company as well. If this explanation is correct, an interesting area for further research would be the investigation of different trust drivers such as size and reputation, and the degree to which they help build trust. Products and services could be classified according to their trust requirements, and matched against the available trust drivers. We suggest positive, previous experiences with an online company, not necessarily purchase-related ones, as an additional trust driver (cf. Doney & Cannon, 1997). These experiences might be operationalised conform the ServQual drivers Tangibles, Reliability, Responsiveness, Assurance, and Empathy (cf. Parasuraman et al., 1991).

In terms of website features, our model confirms that *Ease of Use is a strong influencer of Usefulness.* This is in line with the newer versions of the Technology Acceptance Model (Taylor & Todd, 1995; Venkatesh & Davis, 2000). In earlier versions (Davis, 1989), Ease of Use was not directly linked to Usefulness. Our research suggests that these TAM constructs are also valid in a website context.

A last finding is that *Ease of Use and Usefulness are not significantly related to Attitude towards online shopping and Online Purchase Intention.* In other words, whether the respondents found the website useful or not had little to do with their attitude and intention to shop at the website. This *disconfirms* theoretical models as proposed by Chau et al., 2000 and others.

There may be several explanations for this finding. In the first place, the dependent variables of our study are to a certain extent dissimilar to the ones commonly found in TAM models. TAM models typically focus on Usage Intention of the technology (see e.g. Delone & McLain, 1995), as opposed to Online Purchase Intention. In an e-commerce context, Usage Intention is both

smaller and broader in scope than Online Purchase Intention. It is smaller in scope- because Shopping invokes other non-technological drivers. It is also broader in scope because a person may use an e-commerce website not only to purchase, but also to learn about products and services. So, for the TAM model to work in an e-commerce context, we suggest Ease-Of-Use and Usefulness be linked to Atttitude towards Visiting a Website and Intention to Visit.

A second, related explanation may be that Website Usefulness is inadequately operationalised. Although "speed" and "convenience" are included in the items, "price" is not. However, an important usefulness characteristic of e-commerce website is that it allows for cheaper products. A more detailed assessment of the usefulness of e-commerce sites may reveal more advantages. The Relative Advantage construct as put forward by Rogers (1995) may be helpful to structure such an assessment.

A third explanation of our finding may be that we did not a priori select websites where Ease of Use and Usefulness would be controversial topics. Clearly, all websites were well designed and offered efficient online purchasing facilities. For instance, for the Hot Orange website mentioned above, the mean and standard deviation of the first Ease of Use item ("Learning to use the website is easy") were 6.21 and 0.88. The other items showed equally high scores. It is conceivable that Ease of Use and Usefulness are "hygiene factors" in the sense that they only influence shopping behavior when they are absent from a website. Therefore, as an area for further research we would suggest researchers experiment with "bad" websites and see what the effects are on Purchase Intention.

Conclusions

This research has juxtaposed two competing models that explain online purchase intention. The first model is trust-oriented and argues that online purchase intention is primarily predicted by trust in the company. The second model is website-oriented and argues that purchase intention is

primarily predicted by usefulness and ease-of-use of the e-commerce website. We have tested each model empirically, and discussed a number of findings.

We believe our research has made a number of contributions for the IS and marketing bodies of research. First of all, we have replicated previous research in a different context and demonstrated that some, but not all of the previously identified relationships hold. In particular, we challenge the direct relationship between trust and attitude towards purchasing, and argue that it is to be replaced by an indirect relationship through the mediating variable Perceived Risk. A second contribution is that we have not found support for an impact of e-commerce website features on attitude and intention. We do not believe that websites do not matter altogether, but submit that their impact is more subtle than as positioned in the existing models. A third contribution is that we have applied portions of Theory of Reasoned Action and the Technology Acceptance Model and demonstrated that they work in replicated e-commerce settings. These are strong theories and we encourage researchers to build their improved theories based on these constructs.

Our work is also subject to a number of limitations. First of all, the bias of the sample impacts the credibility with respect to broad applicability of our findings. Future research will have to demonstrate that our findings hold in other contexts, with other samples. Second, our work may have suffered from measurement problems pertaining to Website Usefulness, as discussed earlier. Finally, the choice of four specific websites may impact the generalisablity of the findings to other websites.

Despite these limitations, we believe our work has value for both researchers and practitioners. Although replications are relatively uncommon in the IS field, it is through accurate replications in other contexts and detailed discussions of findings that we are able to make progress and move beyond theoretical claims with little empirical basis. With our research, we hope to have contributed a small step in the right direction.

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Appendix: Measurement instrument

All items were measured on a 7 point Likert strongly disagree/strongly agree scale, unless mentioned otherwise.

Perceived reputation

1. This store is well known*,**[3]
2. This store has a bad reputation in the market (reverse)
3. This store has a good reputation

Perceived size

1. This store is a very large company
2. This store is the industry's biggest supplier in the Netherlands (modified)*
3. This store is a small player in the Dutch market (modified)(reverse)

Trust in store

1. This store is trustworthy
2. This store wants to be known as one who keeps his promises (modified)
3. I trust this store keeps my best interests in mind
4. I think it makes sense to be cautious with this store (modified)(reverse)*,**
5. This retailer has more to lose than to gain by not delivering on their promises*,**
6. This store's behavior meets my expectations*,**
7. This store could not care less about servicing students*,** (modified)(reverse)

Attitude towards online purchasing

1. The idea of using this website to buy a product of service is appealing (modified)
2. I like the idea of buying a product or service on this website (modified)

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[3] * indicates dropped item by Jarvenpaa et al., 2000. ** indicates dropped item in our own research, "modified" indicates adaptations from original work

3. Using the website to buy a product or service at this store would be a good idea (modified)

Online purchase intention

1. How likely is it that you would return to this store's website?
2. How likely is it that you would consider purchasing from this website in the short term? (modified)
3. How likely is it that you would consider purchasing from this website in the longer term? (modified)
4. For this purchase, how likely is it that you would buy from this store?*

Risk perception

1. How would you characterise the decision to buy a product through this website? (a very small risk - a very big risk)
2. How would you characterise the decision to buy a product through this website? (high potential for loss - high potential for gain)(Reverse)
3. How would you characterise the decision to buy a product through this website? (a very negative situation - a very positive sitation)(Reverse)
4. What is the likelihood of your making a good bargain by buying from this store through the Internet? (very unlikely - very likely) (Reverse)

Ease of use

1. Learning to use the website is easy
2. It is easy to get the website to do what I want
3. The interactions with the website are clear and understandable
4. The website is flexible to interact with
5. The website is easy to use

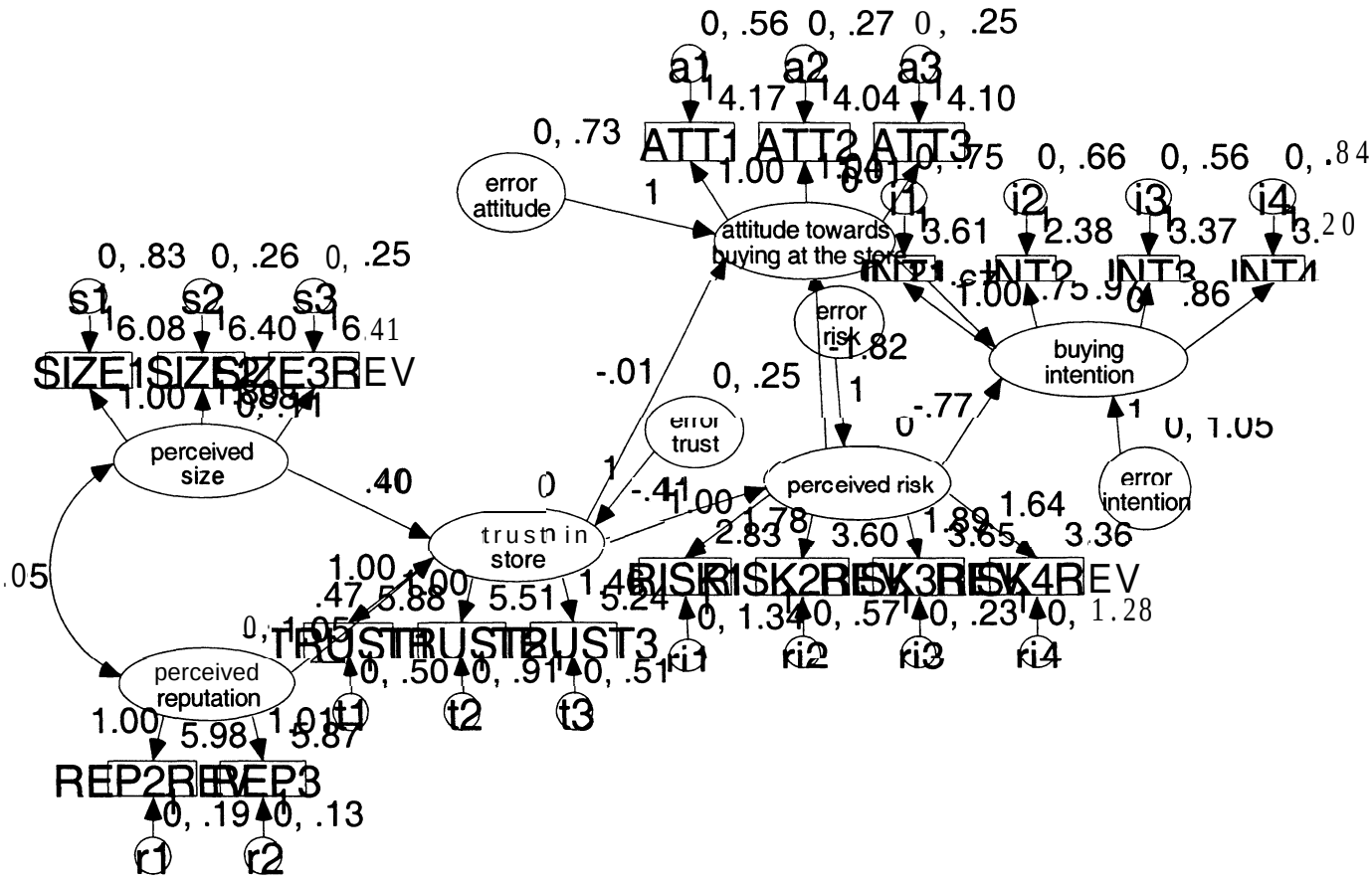
Usefulness

1. The online purchasing process on this website is fast
2. It is easy to purchase online on this website

3. This website is useful to buy the products or services they sell

Appendix: the results for the three other sites

TRUST PERSPECTIVE FREE RECORD SHOP:



Chi-square = 210.548
Degrees of freedom = 144
Probability level = 0.000

Maximum Likelihood Estimates:

Regression Weights						
			Estimate	S.E.	P	standardised estimate
trust in-store	<--	perceived-size	0.396	0.178	0.026	0.18
trust in-store	<--	perceived_ reputation	0.474	0.057	0	0.67
perceived risk	<--	trust in-store	-0.407	0.086	0	-0.539
attitude towards-buying at the store	c --	trust in-store	-0.011	0.13	0.93 1	-0.006
attitude towards-buying at the store	<..	perceived risk	-1.823	0.328	0	-0.761
buying_ intention	<--	perceived risk	-0.77	0.287	0.007	-0.263
buying intention	<--	attitude towards-buying at the store	0.673	0.111	0	0.55
SIZE1	c ..	perceived-size	1			0.34
SIZE2	<..	perceived-size	1.797	0.442	0	0.759
SIZE3REV	c--	perceived-size	1.882	0.468	0	0.776
REP2REV	<--	Perceived Reputation	1			0.92 1
REP3	<--	Perceived Reputation	1.014	0.06	0	0.946
TRUST1	<--	trust in-store	1			0.716
TRUST2	< --	trust in-store	1.003	0.126	0	0.607
TRUST3	c --	trust in-store	1.464	0.146	0	0.829
RISK4REV	<--	Perceived risk	1.645	0.292	0	0.623
RISK3REV	c--	Perceived risk	1.887	0.298	0	0.906
RISK2REV	c--	Perceived risk	1.785	0.29 1	0	0.79 1
RISK1	c --	Perceived risk	1			0.427
ATT1	c --	attitude towards-buying at the store	1			0.868
ATT2	c..	Attitude towards_ buying at the store	1.039	0.05 1	0	0.934
ATT3	c..	Attitude towards-buying at the store	1.013	0.05	0	0.935
INT1	c --	buying-intention	1			0.88
INT2	c --	buying_intention	0.752	0.047	0	0.829
INT3	c--	buying_intention	0.974	0.052	0	0.902
, INT4	c..	buying-intention	0.863	0.053	0	0.834

Intercepts

	Estimate	S .E.
SIZE1	6.078	0.066
SIZE2	6.401	0.053
SIZE3REV	6.415	0.054
REP2REV	5.977	0.076
REP3	5.871	0.075
TRUST1	5.88	0.069
TRUST2	5.512	0.082
TRUST3	5.244	0.087
RISK4REV	3.364	0.098
RISK3REV	3.65	0.077

RISK2REV	3.599	0.084
RISK1	2.834	0.087
ATT1	4.171	0.103
ATT2	4.037	0.099
ATT3	4.101	0.097
INT1	3.613	0.124
INT2	2.378	0.099
INT3	3.369	0.118
INT4	3.203	0.113

Squared Multiple Correlations: **Estimate**

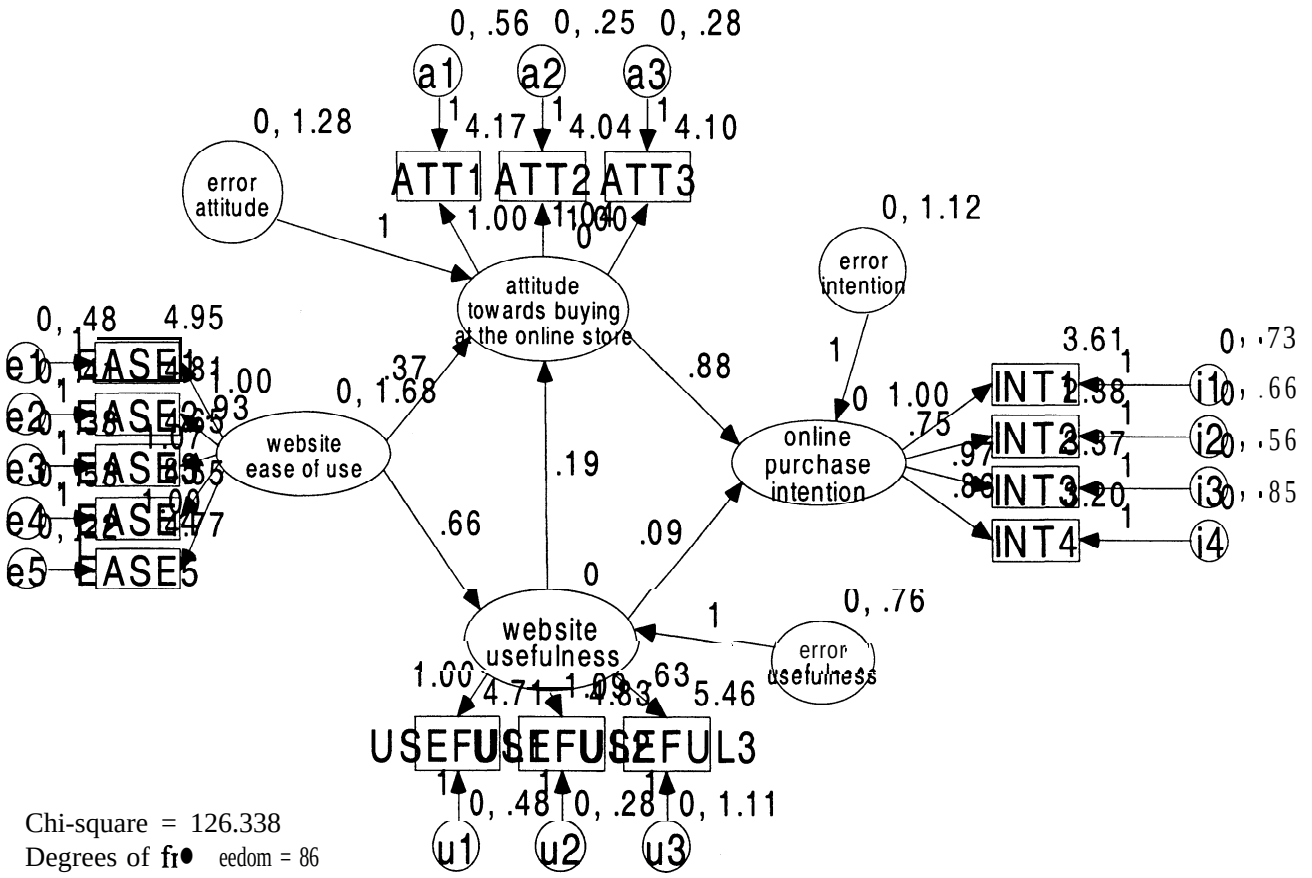
---

trust in-store	**0.516**
perceived risk	**0.291**
attitude towards_ buying at the stor	0.573
buying-intention	**0.590**
INT4	**0.696**
INT3	0.813
INT2	0.687
INT1	0.775
ATT3	0.875
ATT2	0.871
ATT1	0.754
RISK1	0.182
RISK2REV	0.626
RISK3REV	0.821
RISK4REV	0.388
TRUST3	0.687
TRUST2	0.368
TRUST1	0.512
REP3	**0.894**
REP2REV	0.848
SIZE3REV	0.602
SIZE2	0.576
SIZE1	0.116

Fit Measures				
Fit Measure	Default model	Saturated	Independence	Macro
Discrepancy	210.548	0	13381.79	CMIN
Degrees of freedom	144	0	190	DF
P	0		0	P
Number of parameters	65	209	19	NPAR
Discrepancy / df	1.462		70.43	CMINDF
RMR	0.085	0.000	0.732	RMR
GFI	0.908	1.000	0.282	GFI
Adjusted GFI	0.879		0.202	AGFI
Parsimony-adjusted GFI	0.688		0.253	PGFI
Normed fit index	0.984	1	0	NFI
Relative fit index	0.979		0	RFI
Incremental fit index	0.995	1	0	IF1
Tucker-Lewis index	0.993		0	TLI
Comparative fit	0.995	1	0	CFI

index				
Parsimony ratio	0.758	0		PRATIO
Parsimony-adjusted NFI	0.746	0	0	PNFI
Parsimony-adjusted CFI	0.754	0	0	PCFI
Noncentrality parameter estimate	66.548	0	13191.79	NCP
NCP lower bound	3 1.774	0	12815.75	NCPLO
NCP upper bound	109.317	0	13574.13	NCPHI
FMIN	0.975	0	61.953	FMIN
F 0	0.308	0	61.073	FO
FO lower bound	0.147	0	59.332	FOLO
FOupper bound	0.506	0	62.843	FOHI
RMSEA	0.046		0.567	RMSEA
RMSEA lower bound	0.032		0.559	RMSEALO
RMSEA upper bound	0.059		0.575	RMSEAHI
P for test of close fit	0.667		0	PCLOSE
Akaike information criterion (AIC)	340.548	418	13419.79	AIC
Browne-Cudeck criterion	353.813	460.653	13423.67	BCC
Bayes information criterion				BIC
Consistent AIC				CAIC
Expected cross validation index	1.577	1.935	62.129	ECVI
ECVI lower bound	1.416	1.935	60.388	ECVILO
ECVI upper bound	1.775	1.935	63.899	ECVIHI
MECVI	1.638	2.133	62.147	MECVI
Hoelter .05 index	178		4	HFIVE
Hoelter .01 index	192		4	HONE

WEBSITE PERSPECTIVE FREE RECORD SHOP:



Chi-square = 126.338
Degrees of freedom = 86
Probability level = 0.003

Maximum Likelihood Estimates:

Regression Weights						
			Estimate	S.E.	P	Standardised Estimate
website_usefulness	<--	website_ease of use	0.661	0.06	0	0.7
attitude-towards buying-at the online store	c--	websiteease of use	0.37 1	0.096	0	0.366
attitude-towards buying-at the online store	<--	website-usefulness	0.194	0.103	0.06	0.18
online-purchase-intention	<--	website-usefulness	0.093	0.078	0.233	0.07 1

online-purchase-intention	<--	attitude-towards buying-at the online store	0.882	0.084	0	0.72
EASE5	<-	website_ease of use	1			0.941
EASE4	<--	website_ease of use	0.854	0.043	0	0.834
EASE3	<--	website_ease of use	1.068	0.041	0	0.913
EASE2	<--	website_ease of use	0.925	0.04	0	0.883
EASE1	<--	website_ease of use	1			0.882
USEFUL3	<--	website-usefulness	0.629	0.067	0	0.589
USEFUL2	<--	website-usefulness	1.085	0.066	0	0.929
USEFUL1	<--	website-usefulness	1			0.869
ATT1	<--	attitude-towards buying-at the online store	1			0.869
ATT2	<--	attitude-towards buying-at the online store	1.044	0.051	0	0.939
ATT3	<--	attitude-towards buying-at the online store	1.005	0.05	0	0.928
INT1	<-	online-purchase-intention	1			0.883
INT2	<-	online-purchase-intention	0.749	0.047	0	0.828
INT3	<--	online-purchase-intention	0.972	0.051	0	0.902
INT4	<--	online-purchase-intention	0.857	0.053	0	0.831

Intercepts

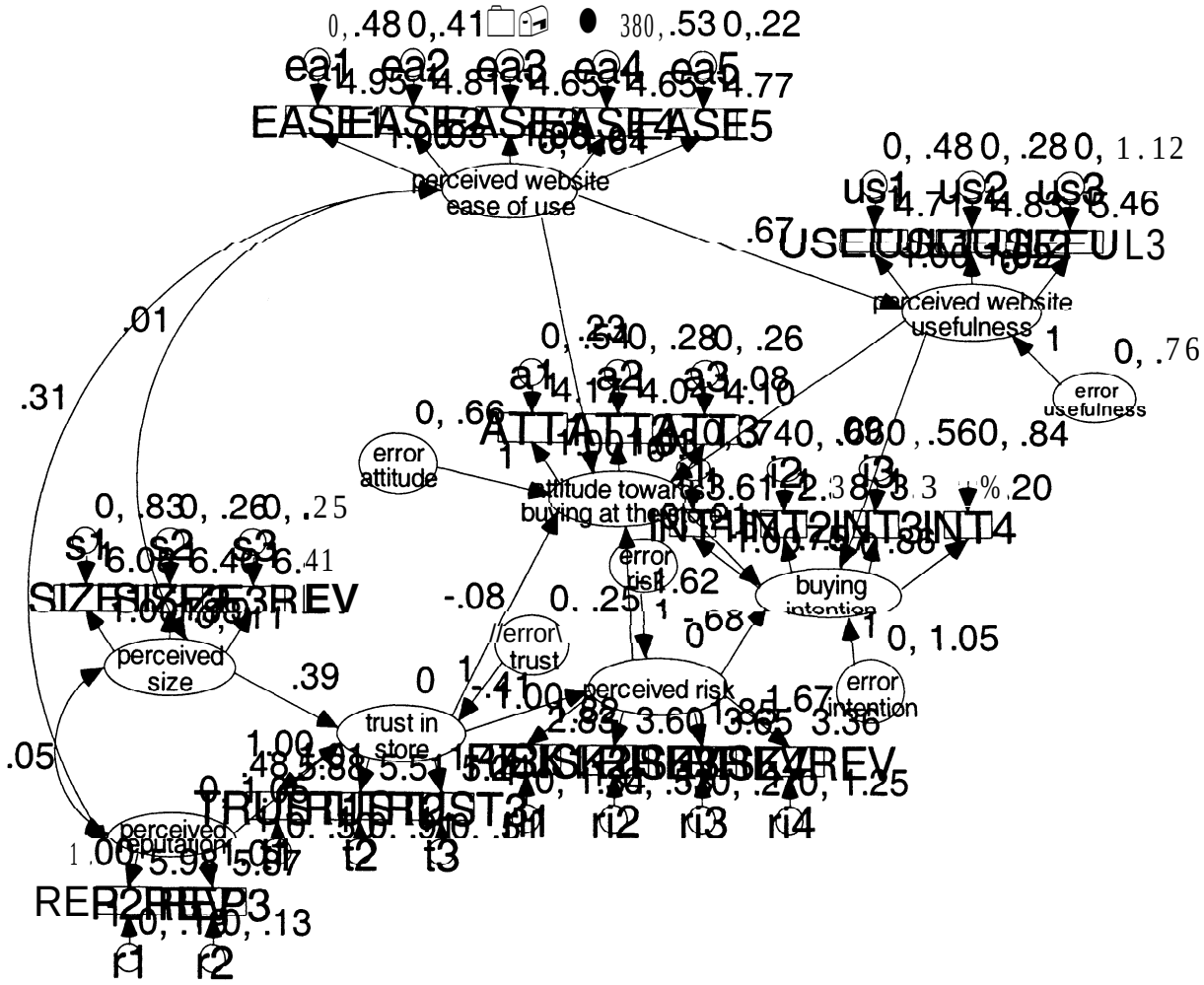
	Estimate	S.E.
EASE5	4.774	0.094
EASE4	4.65	0.09
EASE3	4.645	0.103
EASE2	4.811	0.092
EASE1	4.949	0.1
USEFUL3	5.456	0.089
USEFUL2	4.829	0.097
USEFUL1	4.705	0.096
ATT1	4.171	0.103
ATT2	4.037	0.099
ATT3	4.101	0.097
INT1	3.613	0.124
INT2	2.378	0.099
INT3	3.369	0.118
INT4	3.203	0.113

Squared Multiple Correlations:	Estimate
website_usefulness	0.490
attitude-towards buying-at the onlin	0.259
online_purchase_intention	0.567
INT4	0.690
INT3	0.814
INT2	0.686
INT1	0.780
ATT3	0.862
ATT2	0.882
ATT1	0.755
USEFUL1	0.756
USEFUL2	0.863
USEFUL3	0.347
EASE1	0.779
EASE2	0.780
EASE3	0.834
EASE4	0.696
EASES	0.885

Fit Measures				
Fit Measure	Default model	Saturated	Independence	Macro
Discrepancy	126.338	0	10210.82	CMIN
Degrees of freedom	86	0	120	DF
P	0.003		0	P
Number of parameters	49	135	15	NPAR
Discrepancy / df	1.469		85.09	CMINDF
RMR	0.112	0.000	1.089	RMR
GFI	0.927	1.000	0.208	GFI
Adjusted GFI	0.898		0.095	AGFI
Parsimony-adjusted GFI	0.664		0.182	PGFI
Normed fit index	0.988	1	0	NFI
Relative fit index	0.983		0	RFI
Incremental fit index	0.996	1	0	IF1
Tucker-Lewis index	0.994		0	TLI
Comparative fit index	0.996	1	0	CFI
Parsimony ratio	0.717	0	1	PRATIO
Parsimony-adjusted NFI	0.708	0	0	PNFI
Parsimony-adjusted CFI	0.714	0	0	PCFI
Noncentrality parameter estimate	40.338	0	10090.82	NCP
NCP lower bound	14.237	0	9762.538	NCPLO
NCP upper bound	74.427	0	10425.41	NCPHI
FMIN	0.585	0	47.272	FMIN
F0	0.187	0	46.717	F0
F0 lower bound	0.066	0	45.197	FOLO
F0 upper bound	0.345	0	48.266	FOHI

RMSEA	0.047		0.624	RMSEA
RMSEA lower bound	0.028		0.614	RMSEALO
RMSEA upper bound	0.063		0.634	RMSEAHI
P for test of close fit	0.611		0	PCLOSE
Akaike information criterion (AIC)	224.338	270	10240.82	AIC
Browne-Cudeck criterion	232.178	291.6	10243.22	BCC
Bayes information criterion				BIC
Consistent AIC				CAIC
Expected cross validation index	1.039	1.25	47.411	ECVI
ECVI lower bound	0.918	1.25	45.891	ECVILO
ECVI upper bound	1.196	1.25	48.96	ECVIHI
MECVI	1.075	1.35	47.422	MECVI
Hoelter .05 index	186		4	HFIVE
Hoelter .01 index	205		4	HONE

TOTAL PERSPECTIVE FREE RECORD SHOP:



Chi-square = 473.155
Degrees of freedom = 3 10
Probability level = 0.000

Maximum Likelihood Estimates:

Regression Weights						
			Estimate	SE.	P	Standardised Estimate
trust in-store	<--	perceived_size	0.393	0.176	0.026	0.179
trust in-store	<--	perceived-rep	0.476	0.057	0	0.674

		utation				
perceived risk	<--	trust in-store	-0.4 1	0.087	0	-0.542
perceived website-usefu lness	<--	perceived website_ease of use	0.668	0.064	0	0.701
attitude towards-buying at the store	<--	trust in-store	-0.078	0.126	0.536	-0.045
attitude towards-buying at the store	<--	perceived risk	-1.617	0.298	0	-0.707
attitude towards-buying at the store	<--	perceived website-usefu lness	0.078	0.08 1	0.335	0.076
attitude towards-buying at the store	<--	perceived website_ease of use	0.226	0.077	0.003	0.23 1
buying intent ion	<--	perceived risk	-0.682	0.265	0.01	-0.24 1
buying-intent ion	<--	attitude towards-buying at the store	0.669	0.113	0	0.541
buying intent ion	c--	perceived website-usefu lness	0.092	0.073	0.204	0.073
SIZE1	<--	perceived-siz e	1			0.341
SIZE2	<--	perceived-siz e	1.794	0.44	0	0.759
SIZE3REV	<--	perceived-siz e	1.877	0.466	0	0.776
REP2REV	<--	perceived-rep utation	1			0.921
REP3	<--	perceived-rep utation	1.013	0.059	0	0.945
TRUST1	<--	trust in-store				0.715
TRUST2	<--	trust in-store	1.006	0.127	0	0.607
TRUST3	<--	trust in-store	1.465	0.146	0	0.829
RISK4REV	<--	perceived risk	1.666	0.295	0	0.632
RISK3REV	<--	perceived risk	1.848	0.295	0	0.889
RISK2REV	<--	perceived risk	1.822	0.296	0	0.809
RISK1	c--	perceived risk	1			0.428
ATT1	<--	attitude towards-buying at the store	1			0.862
ATT2	<--	attitude towards-buying at the store	1.032	0.053	0	0.926
ATT3	<--	attitude towards-buying at the store	1.005	0.052	0	0.926
INT1	<--	buying-intent ion				0.875

INT2	<--	buying_intention	0.751	0.049	0	0.819
INT3	<-	buying-intention	0.972	0.054	0	0.895
INT4	<--	buying_intention	0.861	0.055	0	0.824
EASE1	<-	perceived websi te-ease of use	1			0.88
EASE2	<-	perceived websi te-ease of use	0.934	0.05	0	0.883
EASE3	<--	perceived websi te-ease of use	1.078	0.053	0	0.913
EASE4	<--	perceived websi te-ease of use	0.863	0.05 1	0	0.835
EASE5	c--	perceived website_ease of use	1.014	0.046	0	0.942
USEFUL1	c--	perceived website_usefu lness	1			0.87
USEFUL2	c--	perceived website_usefu lness	1.086	0.066	0	0.93
USEFUL3	<-	perceived website_usefu lness	0.625	0.067	0	0.585

Intercepts

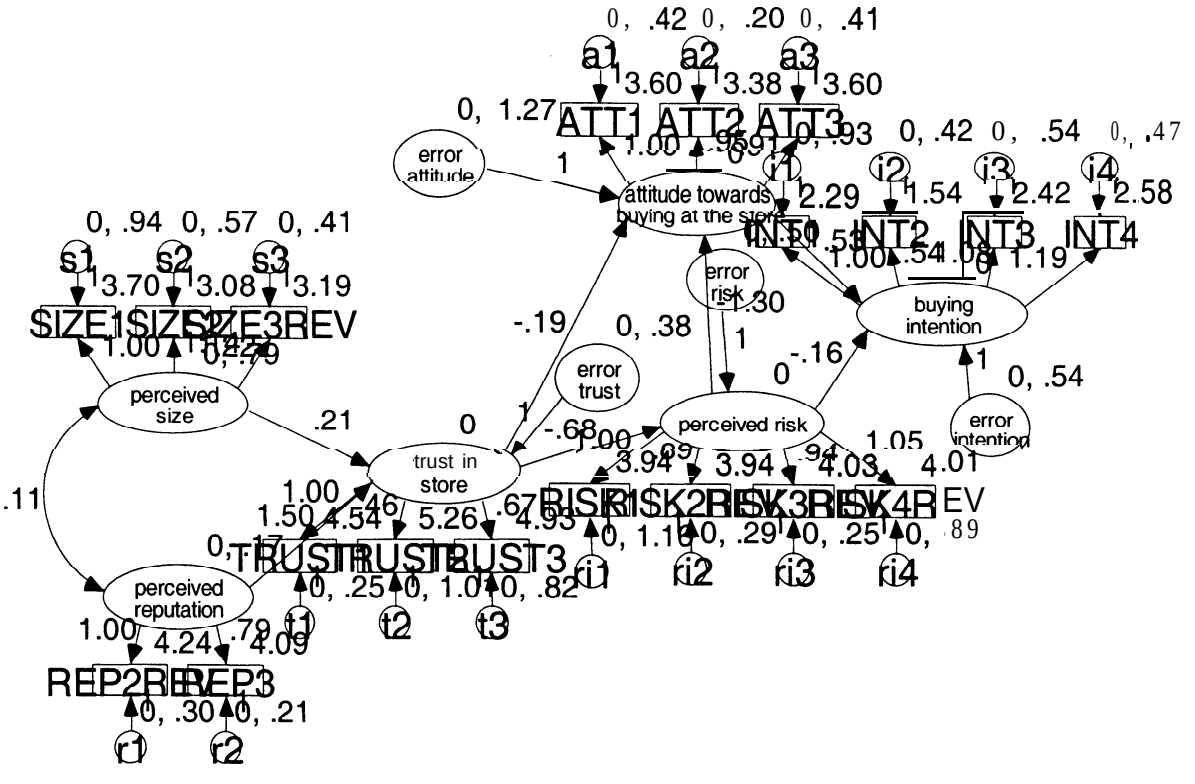
	Estimate	S.E.
SIZE1	6.078	0.066
SIZE2	6.40 1	0.053
SIZE3REV	6.415	0.054
REP2REV	5.977	0.076
REP3	5.871	0.075
TRUST1	5.88	0.069
TRUST2	5.512	0.082
TRUST3	5.244	0.087
RISK4REV	3.364	0.098
RISK3REV	3.65	0.077
RISK2REV	3.599	0.084
RISK1	2.834	0.087
ATT1	4.171	0.099
ATT2	4.037	0.095
ATT3	4.101	0.093
INT1	3.613	0.121
INT2	2.378	0.097
INT3	3.369	0.114
INT4	3.203	0.11
EASE1	4.949	0.099
EASE2	4.811	0.092
EASE3	4.645	0.103
EASE4	4.65	0.09
EASE5	4.774	0.094
USEFUL1	4.705	0.096
USEFUL2	4.829	0.097
USEFUL3	5.456	0.089

Squared Multiple Correlations:	Estimate
trust in-store	0.520
perceived website_usefulness	0.491
perceived risk	0.294
attitude towards_ buying at the stor	0.582
buying-intention	0.564
USEFUL3	0.343
USEFUL2	0.865
USEFUL1	0.756
EASE5	0.887
EASE4	0.697
EASE3	0.834
EASE2	0.780
EASE1	0.775
INT4	0.680
INT3	0.801
INT2	0.671
INT1	0.765
ATT3	0.857
ATT2	0.858
ATT1	0.743
RISK1	0.183
RISK2REV	0.654
RISK3REV	0.790
RISK4REV	0.400
TRUST3	0.687
TRUST2	0.369
TRUST1	0.511
REP3	0.893
REP2REV	0.848
SIZE3REV	0.601
SIZE2	0.576
SIZE1	0.116

Fit Measures				
Fit Measure	Default model	Saturated	Independence	Macro
Discrepancy	473.155	0	19639.14	CMIN
Degrees of freedom	310	0	378	DF
P	0		0	P
Number of parameters	95	405	27	NPAR
Discrepancy / df	1.526		5 1.955	CMINDF
RMR	0.197	0.000	0.714	RMR
GFI	0.861	1.000	0.225	GFI
Adjusted GFI	0.830		0.165	AGFI
Parsimony-adjusted GFI	0.706		0.209	PGFI
Normed fit index	0.976	1	0	NFI
Relative fit index	0.971		0	RFI
Incremental fit index	0.992	1	0	IFI
Tucker-Lewis index	0.99		0	TLI
Comparative fit index	0.992	1	0	CFI
Parsimony ratio	0.82	0	1	PRATIO

Parsimony-adjusted NFI	0.8	0	0	PNFI
Parsimony-adjusted CFI	0.813	0	0	PCFI
Noncentrali ty parameter estimate	163.155	0	19261.14	NCP
NCP lower bound	108.421	0	18805.51	NCPLO
NCP upper bound	225.847	0	19723.09	NCPHI
FMIN	2.191	0	90.922	FMIN
F0	0.755	0	89.172	F0
FO lower bound	0.502	0	87.063	FOLO
FOupper bound	1.046	0	91.311	FOHI
RMSEA	0.049		0.486	RMSEA
RMSEA lower bound	0.04		0.48	RMSEALO
RMSEA upper bound	0.058		0.491	RMSEAHI
I P for test of close fit	0.538		0	PCLOSE
Akaike information criterion (AIC)	663.155	810	19693.14	AIC
Browne-Cudeck criterion	69 1.453	930.638	19701.18	BCC
Bayes information criterion				BIC
Consistent AIC				CAIC
Expected cross validation index	3.07	3.75	91.172	ECVI
ECVI lower bound	2.817	3.75	89.063	ECVILO
ECVI upper bound	3.36	3.75	93.311	ECVIHI
MECVI	3.201	4.309	91.209	MECVI
Hoelter .05 index	161		5	HFIVE
Hoelter .01 index	170		5	HONE

TRUST PERSPECTIVE INEAS:



Chi-square = 232.300
Degrees of freedom = 144
Probability level = 0.000

Maximum Likelihood Estimates:

Regression weights						
			Estimate	S.E.	P	Standardised Estimate
trust in-store	<--	perceived-size	0.209	0.092	0.024	0.199
trust in-store	c--	perceived-reputation	1.497	0.333	0	0.669
perceived risk	<--	trust in-store	-0.679	0.098	0	-0.669
attitude towards_ buying at the store	c --	trust in-store	-0.192	0.156	0.219	-0.113
attitude towards_ buying at the store	c --	perceived risk	-1.3	0.184	0	-0.775

buying_intention	<--	perceived risk	-0.158	0.098	0.108	-0.125
buying_intention	<--	attitude towards-buying at the store	0.526	0.064	0	0.698
SIZE1	<--	perceived_size	1			0.675
SIZE2	<--	perceived_size	1.144	0.119	0	0.802
SIZE3REV	<--	perceived_size	1.216	0.127	0	0.861
REP2REV	<--	perceived-reputation	1			0.608
REP3	<--	perceived-reputation	0.791	0.157	0	0.58
TRUST1	<--	trust in_store	1			0.88
TRUST2	<--	trust in-store	0.461	0.087	0	0.394
TRUST3	<--	trust in-store	0.67	0.089	0	0.568
RISK4REV	<--	perceived risk	1.048	0.113	0	0.725
RISK3REV	<--	perceived risk	0.936	0.088	0	0.87
RISK2REV	<--	perceived risk	0.89	0.085	0	0.841
RISK1	<--	perceived risk	1			0.661
ATT1	<--	attitude towards-buying at the store	1			0.926
ATT2	<--	attitude towards-buying at the store	0.947	0.035	0	0.959
ATT3	<--	attitude towards-buying at the store	0.912	0.039	0	0.915
INT1	<--	buying_intention	1			0.779
INT2	[redacted]	buying_intention	0.541	0.05	0	0.708
INT3	<--	buying_intention	1.081	0.078	0	0.87
INT4	<--	buying-intention	1.188	0.082	0	0.901

Intercepts

	Estimate	S.E.
SIZE1	3.701	0.09
SIZE2	3.079	0.087
SIZE3REV	3.187	0.086
REP2REV	4.238	0.047
REP3	4.089	0.039
TRUST1	4.537	0.073
TRUST2	5.257	0.075
TRUST3	4.93	0.076
RISK4REV	4.009	0.094
RISK3REV	4.033	0.07

RISK2REV	3.944	0.069
RISK1	3.939	0.098
ATT1	3.603	0.118
ATT2	3.383	0.108
ATT3	3.598	0.109
INT1	2.285	0.105
INT2	1.537	0.063
INT3	2.42 1	0.102
INT4	2.584	0.108

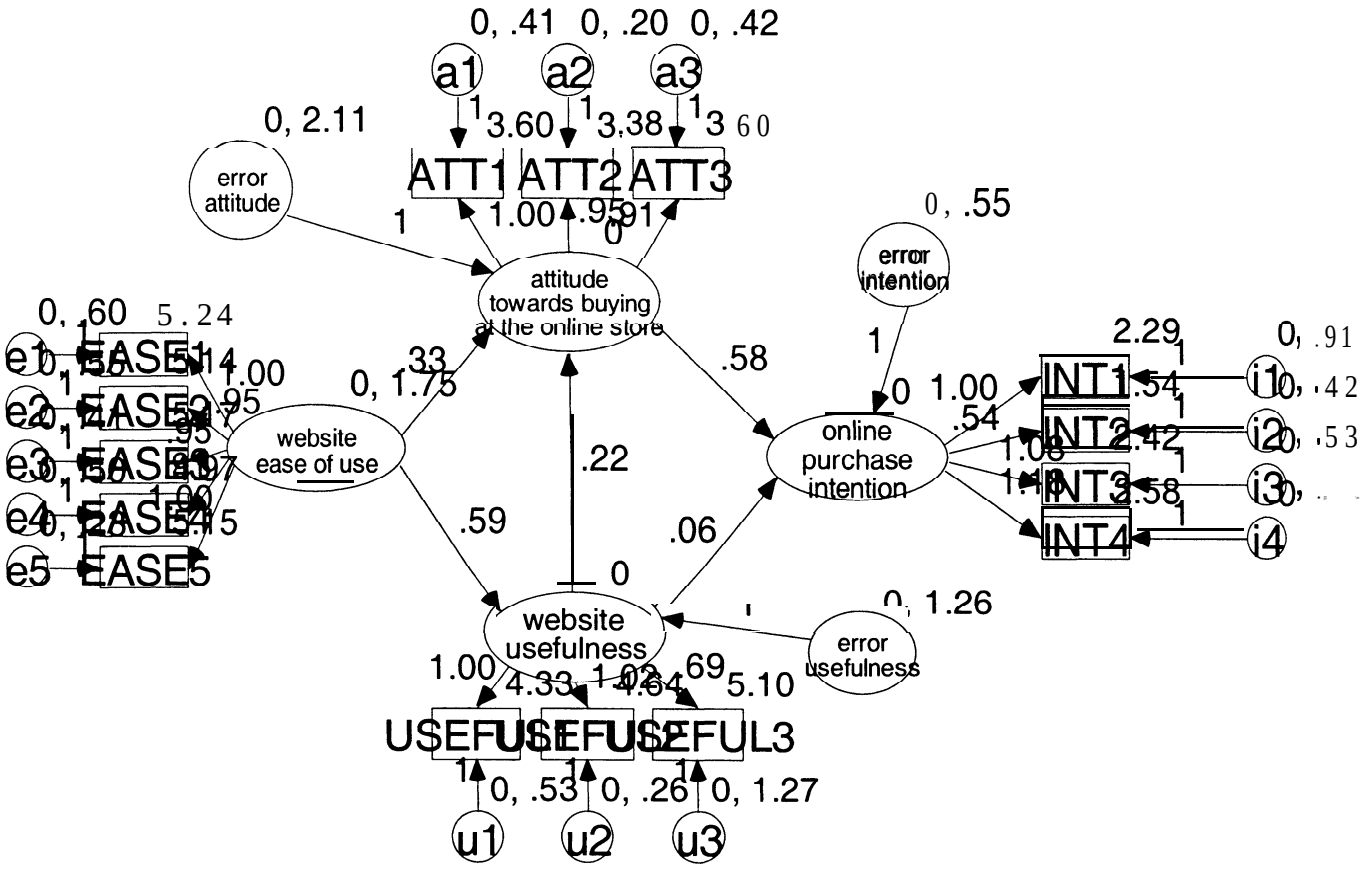
Squared Multiple Correlations: **Estimate**

trust in-store	0.563
perceived risk	**0.447**
attitude towards_ buying at the stor	**0.497**
buying-intention	**0.625**
INT4	**0.811**
INT3	**0.757**
INT2	**0.501**
INT1	**0.607**
ATT3	**0.837**
ATT2	**0.919**
ATT1	**0.858**
RISK1	**0.437**
RISK2REV	**0.707**
RISK3REV	**0.758**
RISK4REV	**0.526**
TRUST3	**0.323**
TRUST2	**0.155**
TRUST1	**0.775**
REP3	**0.336**
REP2REV	**0.370**
SIZE3REV	**0.742**
SIZE2	**0.643**
SIZE1	**0.455**

Fit Measures				
Fit Measure	Default model	Saturated	Independence	Macro
Discrepancy	232.3	0	11801.27	CMNN
Degrees of freedom	144	0	190	DF
P	0		0	P
Number of parameters	65	209	19	NPAR
Discrepancy / df	1.613		62.112	CMINDF
RMR	0.082	0.000	0.678	RMR
GFI	0.898	1.000	0.280	GFI
Adjusted GFI	0.866		0.200	AGFI
Parsimony-adjusted GFI	0.68 1		0.252	PGFI
Normed fit index	0.98	!	0	NFI
Relative fit index	0.974		0	RFI
Incremental fit index	0.992	!	0	IF1

Tucker-Lewis index	0.99		0	TLI
Comparative fit index	0.992	1	0	CFI
Parsimony ratio	0.758	0	1	PRATIO
Parsimony-adjusted NFI	0.743	0	0	PNFI
Parsimony-adjusted CFI	0.752	0	0	PCFI
Noncentrali ty parameter estimate	88.3	0	11611.27	NCP
NCP lower bound	50.559 I	0	11258.5	NCPLO
NCP upper bound	133.958	0	11970.34	NCPHI
FMIN	1.091	0	55.405	FMIN
F 0	0.415	0	54.513	F0
FO lower bound	0.23 7	0	52.857	FOLO
FOupper bound	0.629	0	56.199	FOHI
RMSEA	0.054		0.536	RMSEA
RMSEA lower bound	0.041		0.527	RMSEALO
RMSEA upper bound	0.066		0.544	RMSEAHI
P for test of close fit	0.307		0	PCLOSE
Akaike information criterion (AIC)	362.3	418	11839.27	AIC
Browne-Cudeck criterion	375.772	461.316	11843.2	BCC
Bayes information criterion				BIC
Consistent AIC				CAIC
Expected cross validation index	1.701	1.962	55.583	ECVI
ECVI lower bound	1.524	1.962	53.927	ECVILO
ECVI upper bound	1.915	1.962	57.269	ECVIHI
MECVI	1.764	2.166	55.602	MECVI
Hoelter .05 index	159		5	HFIVE
Hoelter .01 index	171		5	HONE

WEBSITE PERSPECTIVE INEAS:



Chi-square = 182.795
Degrees of freedom = 86
Probability level = 0.000

Maximum Likelihood Estimates:

Regression Weights						
			Estimate	S.E.	P	Standardised Estimate
website-usefu mess	<--	website_ease of use	0.589	0.069	0	0.57
attitude-towar ds buying-at the online store	<--	website_ease of use	0.33 I	0.1	0.001	0.274
attitude-towar ds buying-at the online store	c--	website-usefu lness	0.22	0.098	0.025	0.189
online-purcha	<--	website-usefu	0.057	0.048	0.237	0.065

se-intention		lness				
online-purcha se-intention	<--	attitude_towar ds buying-at the online store	0.576	0.053	0	0.762
EASE5	<--	website_ease of use				0.94
EASE4	<--	website_ease of use	0.911	0.043	0	0.862
EASE3	<--	website_ease of use	0.955	0.041	0	0.892
EASE2	<--	websi te-ease of use	0.95	0.045	0	0.861
EASE1	<--	websi te-ease of use				0.862
USEFUL3	<--	website-usefu lness	0.694	0.065	0	0.644
USEFUL2	<--	website-usefu lness	1.024	0.061	0	0.94
USEFUL1	<--	website_use fu lness				0.883
ATT1	<--	atti tude_towar ds buying-at the online store	1			0.928
ATT2	<--	attitude-towar ds buying-at the online store	0.946	0.035	0	0.959
ATT3	<--	attitude-towar ds buying-at the online store	0.907	0.039	0	0.912
INT1	<--	online-purcha se-intention				0.783
INT2	<--	online-purcha se-intention	0.539	0.05	0	0.708
INT3	<--	online-purcha se-intention	1.078	0.077	0	0.872
INT4	<--	online-purcha se-intention	1.178	0.081	0	0.897

Intercepts

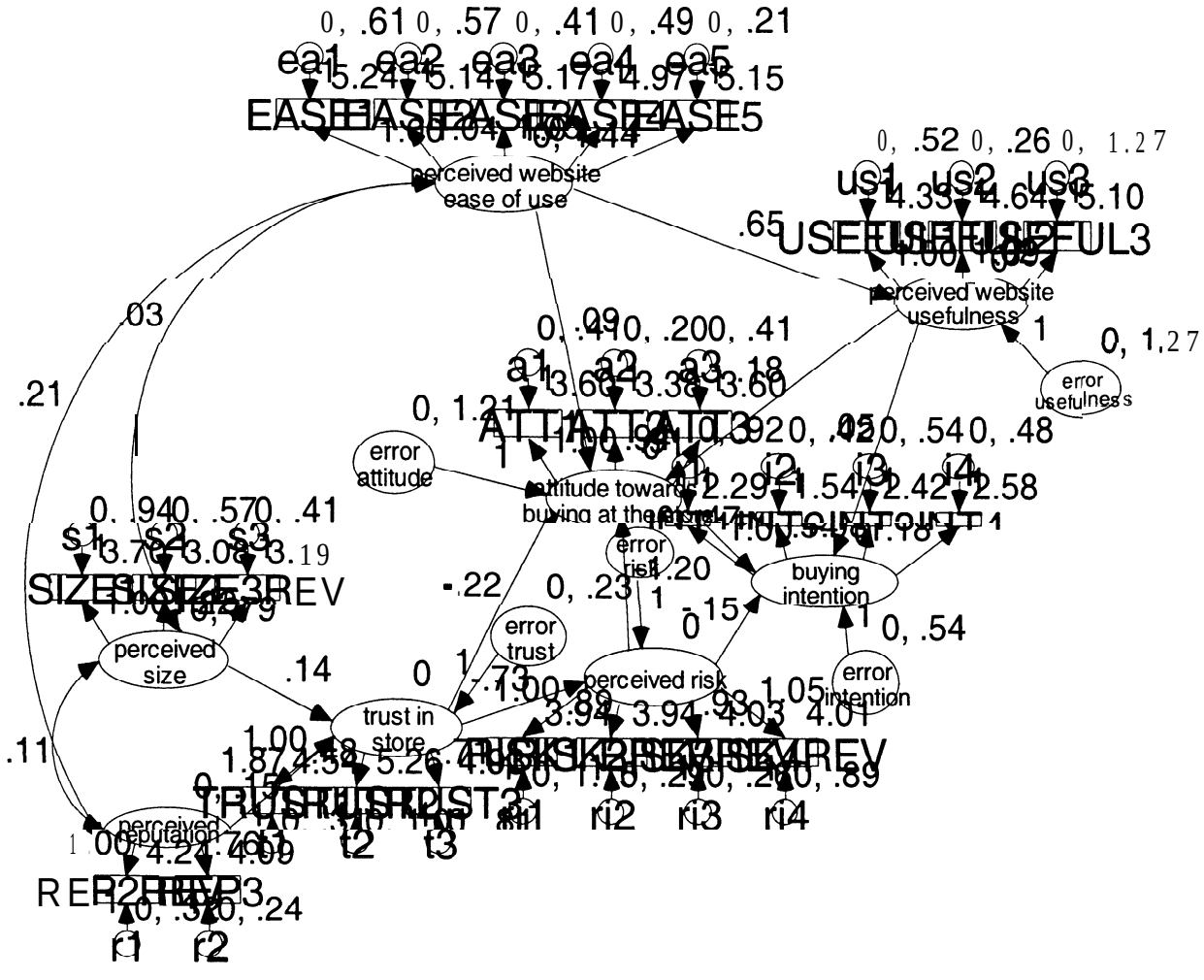
	Estimate	S.E.
EASE5	5.154	0.096
EASE4	4.967	0.096
EASE3	5.168	0.097
EASE2	5.145	0.1
EASE1	5.243	0.105
USEFUL3	5.103	0.101
USEFUL2	4.636	0.102
USEFUL1	4.332	0.106
ATT1	3.603	0.118
ATT2	3.383	0.108
ATT3	3.598	0.109
INT1	2.285	0.105
INT2	1.537	0.063
INT3	2.421	0.102
INT4	2.584	0.108

Squared Multiple Correlations:	Estimate
website_usefulness	0.325
attitude-towards buying-at the onlin	0.170
online_purchase_intention	**0.619**
INT4	0.805
INT3	0.760
INT2	0.502
INT1	0.613
ATT3	0.832
ATT2	0.920
ATT1	0.861
USEFUL1	0.780
USEFUL2	0.883
USEFUL3	0.415
EASE1	0.743
EASE2	0.741
EASE3	0.796
EASE4	0.744
EASE5	0.883

Fit Measures				
Fit Measure	Default model	Saturated	Independence	Macro
Discrepancy	182.795	0	9484.478	CMIN
Degrees of freedom	86	0	120	DF
P	0		0	P
Number of parameters	49	135	15	NPAR
Discrepancy / df	2.126		79.037	CMINDF
RMR	0.143	0.000	0.997	RMR
GFI	0.904	1.000	0.238	GFI
Adjusted GFI	0.866		0.130	AGFI
Parsimony-adjusted GFI	0.648		0.209	PGFI
Normed fit index	0.981	1	0	NFI
Relative fit index	0.973		0	RFI
Incremental fit index	0.99	1	0	IFI
Tucker-Lewis index	0.986		0	TLI
Comparative fit index	0.99	1	0	CFI
Parsimony ratio	0.717	0	1	PRATIO
Parsimony-adjusted NFI	0.703	0	0	PNFI
Parsimony-adjusted CFI	0.709	0	0	PCFI
Noncentrality parameter estimate	96.795	0	9364.478	NCP
NCP lower bound	61.718	0	9048.274	NCPLO
NCP upper bound	139.626	0	9686.984	NCPHI
FMIN	0.858	0	44.528	FMIN

F0	0.454	0	43.965	F0
F0 lower bound	0.29	0	42.48	FOLO
F0 upper bound	0.656	0	45.479	FOHI
RMSEA	0.073		0.605	RMSEA
RMSEA lower bound	0.058		0.595	RMSEALO
RMSEA upper bound	0.087		0.616	RMSEAHI
P for test of close fit	0.007		0	PCLOSE
Akaike information criterion (AIC)	280.795	270	95 14.478	AIC
Browne-Cudeck criterion	288.754	291.929	9516.914	BCC
Bayes information criterion				BIC
Consistent AIC				CAIC
Expected cross validation index	1.318	1.268	44.669	ECVI
ECVI lower bound	1.154	1.268	43.184	ECVILO
ECVI upper bound	1.519	1.268	46.183	ECVIHI
MECVI	1.356	1.371	44.68	MECVI
Hoelter .05 index	127		4	HFIVE
Hoelter .01 index	140		4	HONE

TOTAL PERSPECTIVE INEAS:



Chi-square = 493.227
Degrees of freedom = 3 10
Probability level = 0.000

Maximum Likelihood Estimates:

Regression Weights						
			Estimate	S.E.	P	Standardised Estimate
trust in-store	<--	perceived_size	0.137	0.099	0.166	0.135
trust in-store	<--	perceived-reputation	1.871	0.379	0	0.797
perceived risk	<--	trust in-store	-0.733	0.102	0	-0.696

perceived website_usefulness	c --	perceived website_ease of use	0.649	0.08	0	0.569
attitude towards-buying at the store	<--	trust in-store	-0.223	0.177	0.209	-0.129
attitude towards-buying at the store	< --	perceived risk	-1.203	0.184	0	-0.73 1
attitude towards-buying at the store	< --	perceived website-usefulness	0.175	0.08	0.027	0.153
attitude towards-buying at the store	<-	perceived website_ease of use	0.094	0.095	0.319	0.072
buying_intention	<--	perceived risk	-0.153	0.095	0.108	-0.123
buying-intention	<--	attitude towards-buying at the store	0.513	0.065	0	0.678
buying_intention	<--	perceived website-usefulness	0.054	0.046	0.244	0.062
SIZE1	<--	perceived-size	1			0.674
SIZE2	<--	perceived_size	1.146	0.12	0	0.803
SIZE3REV	<--	perceived_size	1.216	0.127	0	0.861
REP2REV	c--	perceived-reputation	1			0.56
REP3	<--	perceived-reputation	0.762	0.148	0	0.515
TRUST1	< --	trust in-store	1			0.85 1
TRUST2	< --	trust in-store	0.485	0.09	0	0.4
TRUST3	< --	trust in-store	0.706	0.091	0	0.579
RISK4REV	c--	perceived risk	1.048	0.113	0	0.727
RISK3REV	c--	perceived risk	0.933	0.087	0	0.869
RISK2REV	c--	perceived risk	0.888	0.085	0	0.841
RISK1	c --	perceived risk	1			0.663
ATT1	c--	attitude towards-buying at the store	1			0.925
ATT2	c--	attitude towards-buying at the store	0.945	0.035	0	0.956
ATT3	c--	attitude towards-buying at the store	0.91	0.039	0	0.912
INT1	c--	buying-intention	1			0.777
INT2	c --	buying-intention	0.538	0.05 1	0	0.702

INT3	<--	buying_intention	1.078	0.078	0	0.867
INT4	<--	buying_intention	1.182	0.083	0	0.897
EASE1	<--	perceived website_ease of use	1			0.839
EASE2	<--	perceived website_ease of use	1.04	0.065	0	0.856
EASE3	<--	perceived website_ease of use	1.052	0.06 1	0	0.892
EASE4	<--	perceived website_ease of use	1.007	0.062	0	0.865
EASE5	c--	perceived website_ease of use	1.145	0.06	0	0.949
USEFUL1	<--	perceived website-usefulness	1			0.885
USEFUL2	c--	perceived website-usefulness	1.021	0.06 1	0	0.939
USEFUL3	<--	perceived website-usefulness	0.691	0.065	0	0.642

Intercepts

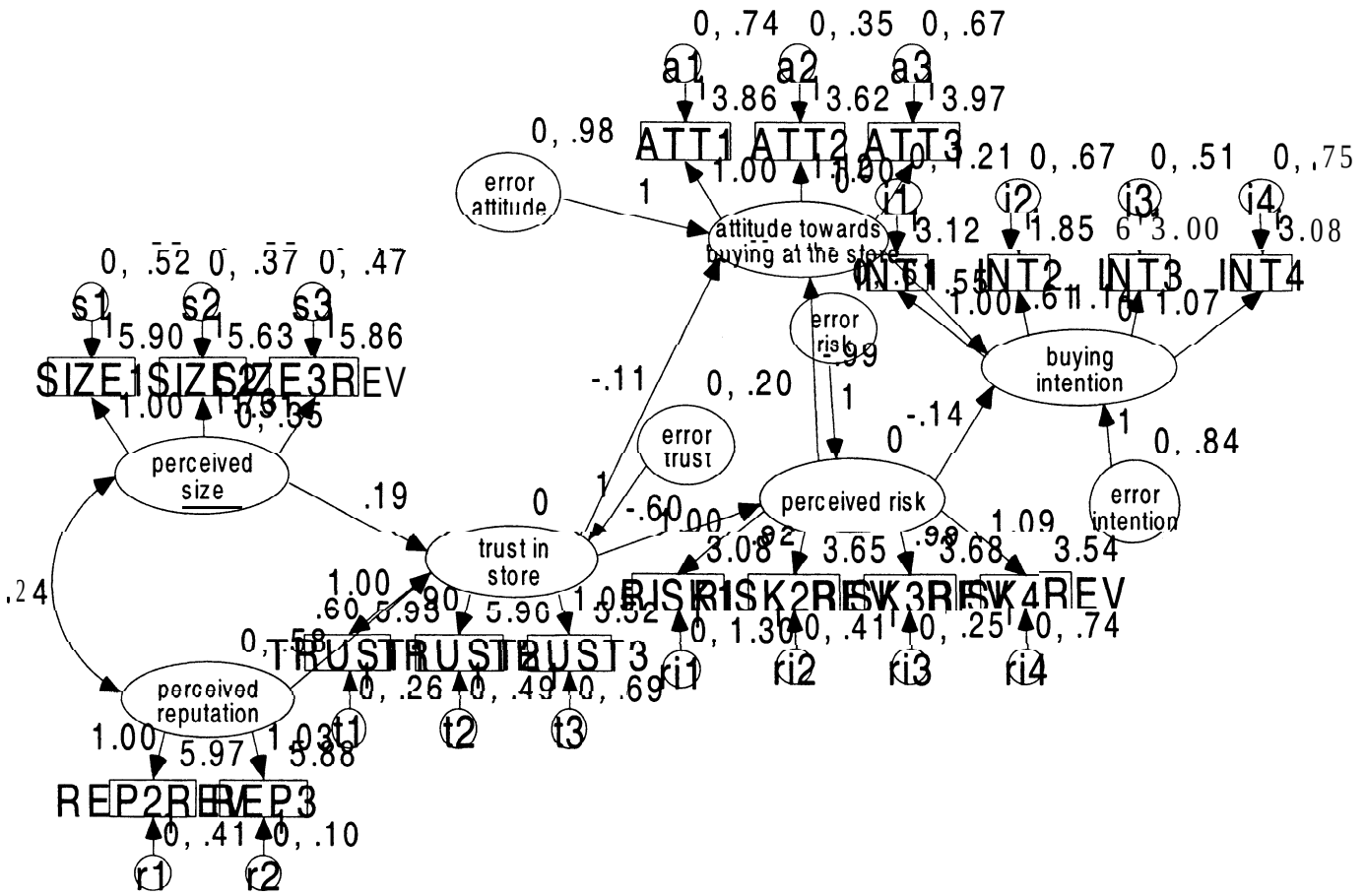
	Estimate	S.E.
SIZE1	3.701	0.09
SIZE2	3.079	0.087
SIZE3REV	3.187	0.086
REP2REV	4.238	0.047
REP3	4.089	0.039
TRUST1	4.537	0.073
TRUST2	5.257	0.075
TRUST3	4.93	0.076
RISK4REV	4.009	0.094
RISK3REV	4.033	0.07
RISK2REV	3.944	0.069
RISK1	3.939	0.098
ATT1	3.603	0.116
ATT2	3.383	0.106
ATT3	3.598	0.107
INT1	2.285	0.104
INT2	I.537	0.062
INT3	2.42 1	0.101
INT4	2.584	0.107
EASE1	5.243	0.098
EASE2	5.145	0.1
EASE3	5.168	0.097
EASE4	4.967	0.096
EASE5	5.154	0.099
USEFUL1	4.332	0.106
USEFUL2	4.636	0.102
USEFUL3	5.103	0.101

Squared Multiple Correlations:	Estimate
trust in-store	0.721
perceived website_usefulness	0.323
perceived risk	0.485
attitude towards_ buying at the stor	0.505
buying-intention	0.617
USEFUL3	0.412
USEFUL2	0.882
USEFUL1	0.783
EASE5	0.900
EASE4	0.748
EASE3	0.795
EASE2	0.732
EASE1	0.703
INT4	0.805
INT3	0.753
INT2	0.493
INT1	0.604
ATT3	0.832
ATT2	0.915
ATT1	0.856
RISK1	0.439
RISK2REV	0.708
RISK3REV	0.755
RISK4REV	0.528
TRUST3	0.335
TRUST2	0.160
TRUST1	0.723
REP3	0.265
REP2REV	0.314
SIZE3REV	0.741
SIZE2	0.644
SIZE1	0.455

Fit Measures				
Fit Measure	Default model	Saturated	Independence	Macro
Discrepancy	493.227	0	17849.42	CMIN
Degrees of freedom	310	0	378	DF
P	0		0	P
Number of parameters	95	405	27	NPAR
Discrepancy / df	1.591		47.22 1	CMINDF
RMR	0.137	0.000	0.662	RMR
GFI	0.860	1.000	0.240	GFI
Adjusted GFI	0.829		0.181	AGFI
Parsimony-adjusted GFI	0.705		0.223	PGFI
Normed fit index	0.972	1	0	NFI
Relative fit index	0.966		0	RFI
Incremental fit index	0.99	1	0	IFI
Tucker-Lewis index	0.987		0	TLI
Comparative fit index	0.99	1	0	CFI
Parsimony ratio	0.82	0	1	PRATIO

Parsimony-adjusted NFI	0.797	0	0	PNFI
Parsimony-adjusted CFI	0.812	0	0	PCFI
Noncentrality parameter estimate	183.227	0	17471.42	NCP
NCP lower bound	126.654	0	17037.41	NCPLO
NCP upper bound	247.725	0	17911.75	NCPHI
FMIN	2.316	0	83.8	FMIN
F0	0.86	0	82.025	F0
F0 lower bound	0.595	0	79.988	FOLO
F0 upper bound	1.163	0	84.093	FOHI
RMSEA	0.053		0.466	RMSEA
RMSEA lower bound	0.044		0.46	RMSEALO
RMSEA upper bound	0.06 1		0.472	RMSEAHI
P for test of close fit	0.3		0	PCLOSE
Akaike information criterion (AIC)	683.227	810	17903.42	AIC
Browne-Cudeck criterion	711.983	932.595	17911.59	BCC
Bayes information criterion				BIC
Consistent AIC				CAIC
Expected cross validation index	3.208	3.803	84.054	ECVI
ECVI lower bound	2.942	3.803	82.016	ECVILO
ECVI upper bound	3.51	3.803	86.121	ECVIHI
MECVI	3.343	4.378	84.092	MECVI
Hoelter .05 index	153		6	HFIVE
Hoelter .01 index	161		6	HONE

TRUST PERSPECTIVE OHRA:



Chi-square = 193.719
Degrees of freedom = 144
Probability level = 0.004

Maximum Likelihood Estimates:

Regression Weights						
			Estimate	S.E.	P	Standardised Estimate
trust in-store	<--	perceived_size	0.194	0.098	0.048	0.169
trust in-store	<--	perceived-reputation	0.596	0.084	0	0.661
perceived risk	<--	trust in-store	-0.599	0.116	0	-0.466
attitude towards_buying at the store	<--	trust in-store	-0.105	0.146	0.472	-0.056
attitude	<--	perceived risk	-0.995	0.15	0	-0.674

towards-buying at the store						
buying_intention	<--	perceived risk	-0.142	0.123	0.246	-0.103
buying_intention	<--	attitude towards-buying at the store	0.548	0.091	0	0.587
SIZE1	<--	perceived size	1			0.638
SIZE2	<--	perceived_size	1.729	0.19	0	0.862
SIZE3REV	<--	perceived_size	1.507	0.167	0	0.794
REP2REV	<--	perceived-reputation	1			0.763
REP3	<--	perceived-reputation	1.035	0.095	0	0.925
TRUST1	<--	trust in-store	1			0.802
TRUST2	<--	trust in-store	0.899	0.101	0	0.659
TRUST3	<--	trust in-store	1.045	0.119	0	0.652
RISK4REV	<--	perceived risk	1.094	0.128	0	0.745
RISK3REV	<--	perceived risk	0.988	0.106	0	0.867
RISK2REV	<--	perceived risk	0.919	0.104	0	0.784
RISK1	<--	perceived risk	1			0.611
ATT1	<--	attitude towards-buying at the store	1			0.834
ATT2	<--	attitude towards-buying at the store	1.122	0.067	0	0.927
ATT3	<--	attitude towards-buying at the store	1.002	0.067	0	0.847
INT1	<--	buying-intention	1			0.741
INT2	<--	buying-intention	0.614	0.064	0	0.673
INT3	<--	buying_intention	1.135	0.09	0	0.887
INT4	<--	buying-intention	1.067	0.089	0	0.832

Intercepts

	Estimate	SE.
SIZE1	5.902	0.064
SIZE2	5.628	0.082
SIZE3REV	5.86	0.077
REP2REV	5.967	0.068
REP3	5.879	0.058
TRUST1	5.926	0.058
TRUST2	5.963	0.064
TRUST3	5.516	0.075
RISK4REV	3.54	0.088
RISK3REV	3.684	0.069

RISK2REV	3.65 1	0.07 1
RISK1	3.084	0.099
ATT1	3.856	0.107
ATT2	3.619	0.108
ATT3	3.967	0.105
INT1	3.121	0.112
INT2	1.851	0.076
INT3	2.995	0.106
INT4	3.079	0.106

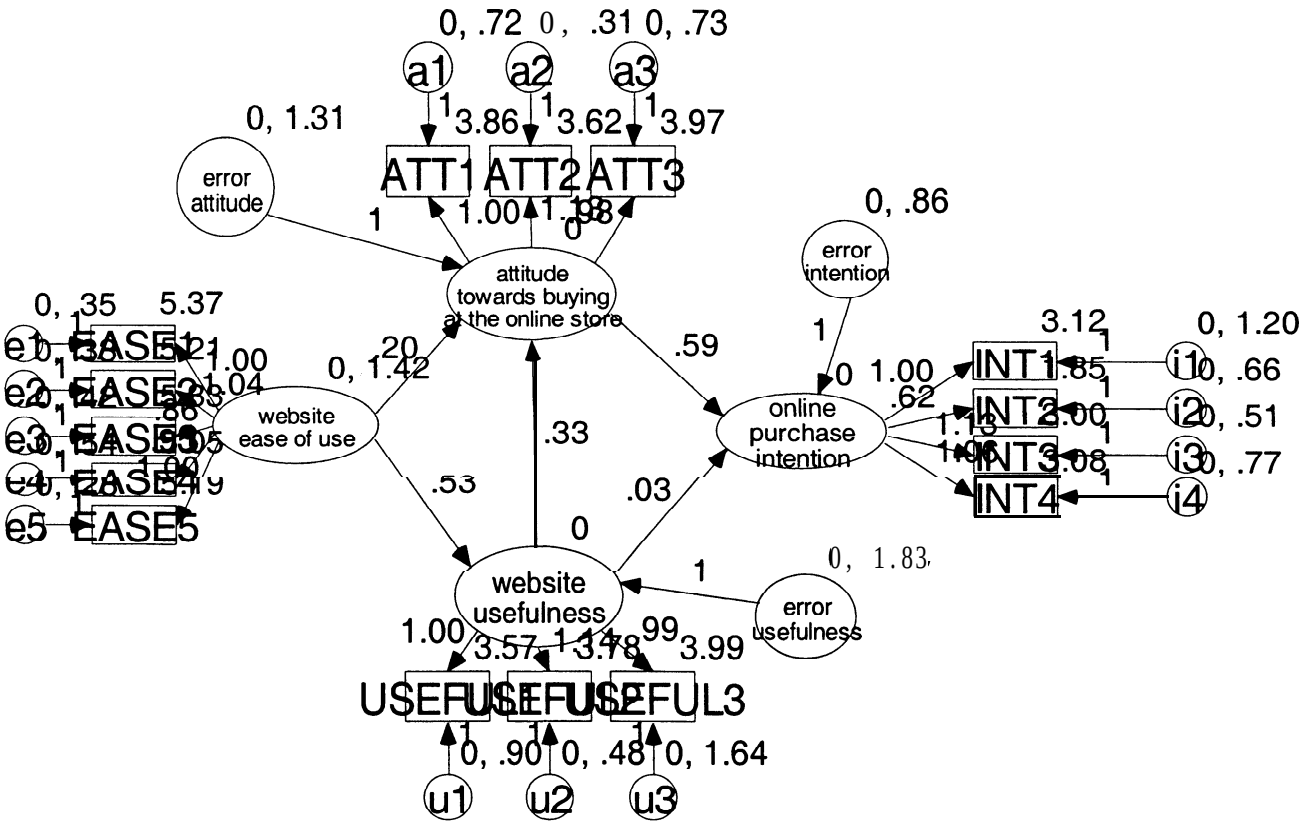
Squared Multiple Correlations: **Estimate**

trust in-store	0.583
perceived risk	0.218
attitude towards_ buying at the stor	0.422
buying-intention	0.433
INT4	0.692
INT3	0.787
INT2	0.453
INT1	0.549
ATT3	0.717
ATT2	0.858
ATT1	0.695
RISK1	0.373
RISK2REV	0.614
RISK3REV	0.751
RISK4REV	0.555
TRUST3	0.425
TRUST2	0.434
TRUST1	0.643
REP3	0.856
REP2REV	0.582
SIZE3REV	0.631
SIZE2	0.743
SIZE1	0.407

Fit Measures				
Fit Measure	Default model	Saturated	Independence	Macro
Discrepancy	193.719	0	12866.95	CMIN
Degrees of freedom	144	0	190	DF
P	0.004		0	P
Number of parameters	65	209	19	NPAR
Discrepancy / df	1.345		67.721	CMINDF
RMR	0.075	0.000	0.555	RMR
GFI	0.912	1.000	0.330	GFI
Adjusted GFI	0.883		0.256	AGFI
Parsimony-adjusted GFI	0.69 1		0.297	PGFI
Normed fit index	0.985	1	0	NFI
Relative fit index	0.98		0	RFI
Incremental fit index	0.996	1	0	IFI
Tucker-Lewis index	0.995		0	TLI
Comparative fit	0.996	1	0	CFI

index				
Parsimony ratio	0.758	0	1	PRATIO
Parsimony-adjusted NFI	0.746	0	0	PNFI
Parsimony-adjusted CFI	0.755	0	0	PCFI
Noncentrali ty parameter estimate	49.719	0	12676.95	NCP
NCP lower bound	17.414	0	12308.33	NCPLO
NCP upper bound	90.101	0	13051.87	NCPHI
FMIN	0.905	0	60.126	FMIN
F0	0.232	0	59.238	F0
F0 lower bound	0.081	0	57.516	F0LO
F0 upper bound	0.421	0	60.99	F0HI
RMSEA	0.04		0.558	RMSEA
RMSEA lower bound	0.024		0.55	RMSEALO
RMSEA upper bound	0.054		0.567	RMSEAHI
P for test of close fit	0.871		0	PCLOSE
Akaike information criterion (AIC)	323.719	418	12904.95	AIC
Browne-Cudeck criterion	337.121	461.093	12908.86	BCC
Bayes information criterion				BIC
Consistent AIC				CAIC
Expected cross validation index	1.513	1.953	60.303	ECVI
ECVI lower bound	1.362	1.953	58.581	ECVILO
ECVI upper bound	1.701	1.953	62.055	ECVIHI
MECVI	1.575	2.155	60.322	MECVI
Hoelter .05 index	192		4	HFIVE
Hoelter .01 index	206		4	HONE

WEBSITE PERSPECTIVE OHRA:



Chi-square = 133.822
Degrees of freedom = 86
Probability level = 0.001

Maximum Likelihood Estimates:

Regression Weights						
			Estimate	S.E.	P	Standardised Estimate
website-usefulness	c--	website_ease of use	0.534	0.089	0	0.425
attitude-towards buying-at the online store	c--	website_ease of use	0.195	0.08 1	0.016	0.178
attitude-towards buying-at the online store	<--	website-usefulness	0.33	0.069	0	0.378
online-purcha	c--	website-usefu	0.03	0.058	0.6	0.037

se-intention		lness				
online-purcha se-intention	<--	attitude-towar ds buying-at the online store	0.588	0.079	0	0.632
EASE5	c --	websi te-ease of use	1			0.914
EASE4	c --	website_ease of use	0.948	0.049	0	0.838
EASE3	< -	website_ease of use	0.861	0.044	0	0.846
EASE2	< -	website_ease of use	1.035	0.043	0	0.906
EASE1	< -	websi te-ease of use	1			0.896
USEFUL3	< -	website_use fu lness	0.992	0.078	0	0.757
USEFUL2	< -	website-usefu lness	1.139	0.073	0	0.926
USEFUL1	< -	website-usefu lness	1			0.845
ATT1	< -	attitude-towar ds buying-at the online store	1			0.838
ATT2	< -	attitude-towar ds buying-at the online store	1.127	0.066	0	0.936
ATT3	< -	attitude-towar ds buying-at the online store	0.979	0.066	0	0.83 1
INT1	< -	online-purcha se-intention	1			0.743
INT2	c -	online-purcha se-intention	0.615	0.064	0	0.677
INT3	c -	online-purcha se-intention	1.135	0.09	0	0.889
INT4	c -	online-purcha se-intention	1.059	0.089	0	0.827

Intercepts

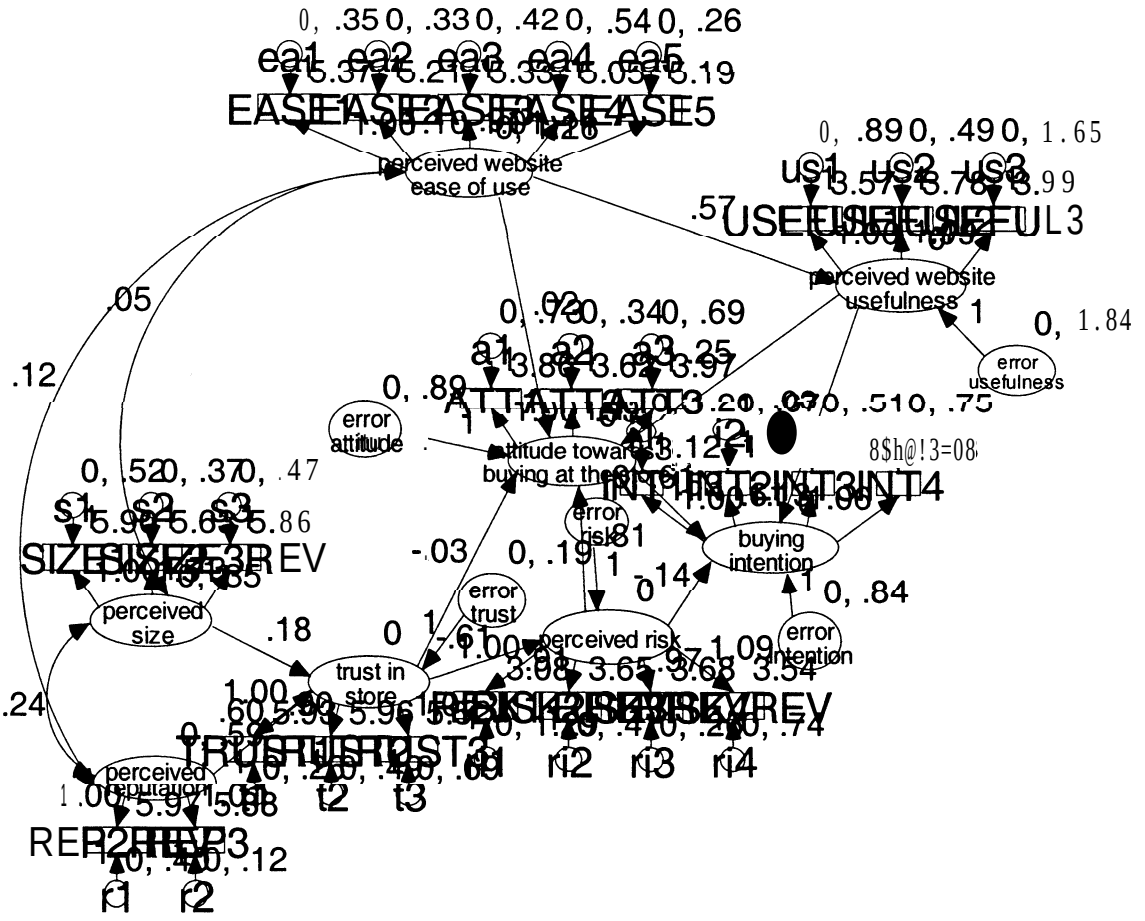
	Estimate	S.E.
EASE5	5.186	0.089
EASE4	5.047	0.092
EASE3	5.326	0.083
EASE2	5.209	0.093
EASE1	5.372	0.09 1
USEFUL3	3.986	0.134
USEFUL2	3.781	0.126
USEFUL1	3.567	0.121
ATT1	3.856	0.107
ATT2	3.619	0.108
ATT3	3.967	0.105
INT1	3.121	0.112
INT2	1.851	0.076
INT3	2.995	0.106
INT4	3.079	0.106

Squared Multiple Correlations:	Estimate
website_usefulness	0.181
attitude-towards buying-at the onlin	0.232
online_purchase_intention	0.422
INT4	0.684
INT3	0.790
INT2	0.458
INT1	0.552
ATT3	0.691
ATT2	0.876
ATT1	0.703
USEFUL1	0.713
USEFUL2	0.858
USEFUL3	0.573
EASE1	0.803
EASE2	0.821
EASE3	0.715
EASE4	0.703
EASE5	0.836

Fit Measures				
Fit Measure	Default model	Saturated	Independence	Macro
Discrepancy	133.822	0	9095.578	CMIN
Degrees of freedom	86	0	120	DF
P	0.001		0	P
Number of parameters	49	135	15	NPAR
Discrepancy / df	1.556		75.796	CMINDF
RMR	0.111	0.000	0.919	RMR
GFI	0.923	1.000	0.282	GFI
Adjusted GFI	0.893		0.179	AGFI
Parsimony-adjusted GFI	0.662		0.247	PGFI
Normed fit index	0.985	1	0	NFI
Relative fit index	0.979		0	RFI
Incremental fit index	0.995	1	0	IFI
Tucker-Lewis index	0.993		0	TLI
Comparative fit index	0.995	1	0	CFI
Parsimony ratio	0.717	0	1	PRATIO
Parsimony-adjusted NFI	0.706	0	0	PNFI
Parsimony-adjusted CFI	0.713	0	0	PCFI
Noncentrality parameter estimate	47.822	0	8975.578	NCP
NCP lower bound	20.378	0	8666.034	NCPLO
NCP upper bound	83.207	0	929 1.427	NCPHI
FMIN	0.625	0	42.503	FMIN

F0	0.223	0	41.942	F0
FO lower bound	0.095	0	40.495	FOLO
FOupper bound	0.389	0	43.418	FOHI
RMSEA	0.05 1		0.59 1	RMSEA
RMSEA lower bound	0.033		0.58 1	RMSEALO
RMSEA upper bound	0.067		0.602	RMSEAHI
P for test of close fit	0.444		0	PCLOSE
Akaike information criterion (AIC)	23 1.822	270	9125.578	AIC
Browne-Cudeck criterion	239.741	291.818	9 128.003	BCC
Bayes information criterion				BIC
Consistent AIC				CAIC
Expected cross validation index	1.083	1.262	42.643	ECVI
ECVI lower bound	0.955	1.262	41.196	ECVILO
ECVI upper bound	1.249	1.262	44.119	ECVIHI
MECVI	1.12	1.364	42.654	MECVI
Hoelter .05 index	174		4	HFIVE
Hoelter .01 index	191		4	HONE

TOTAL PERSPECTIVE OHRA:



Chi-square = 470.723
Degrees of freedom = 3 10
Probability level = 0.000

Maximum Likelihood Estimates:

Regression Weights						
			Estimate	S.E.	P	Standardised Es timate
trust in-store	<--	perceived-siz e	0.185	0.098	0.06	0.161
trust in-store	c--	perceived-rep utation	0.599	0.084	0	0.671
perceived risk	<--	trust in-store	-0.61	0.118	0	-0.47
perceived	<--	perceived	0.567	0.096	0	0.425

website-usefulness		website_ease of use				
attitude towards-buying at the store	< -	trust in-store	-0.035	0.141	0.804	-0.019
attitude towards-buying at the store	< --	perceived risk	-0.8 14	0.134	0	-0.579
attitude towards-buying at the store	< -	perceived website-usefulness	0.248	0.059	0	0.299
attitude towards-buying at the store	< -	perceived website_ease of use	0.023	0.075	0.753	0.02 1
buying _ intention	<--	perceived risk	-0.139	0.115	0.229	-0.104
buying _ intention	<--	attitude towards-buying at the store	0.534	0.095	0	0.561
buying-intention	<--	perceived website-usefulness	0.027	0.055	0.627	0.034
SIZE1	<--	perceived_size	1			0.638
SIZE2	<--	perceived_size	1.729	0.19	0	0.861
SIZE3REV	<--	perceived_size	1.51	0.168	0	0.795
REP2REV	c --	perceived-reputation	1			0.77
REP3	<--	perceived-reputation	1.012	0.091	0	0.914
TRUST1	< --	trust in-store	1			0.801
TRUST2	< --	trust in-store	0.9	0.101	0	0.659
TRUST3	< --	trust in-store	1.048	0.119	0	0.652
RISK4REV	c--	perceived risk	1.087	0.126	0	0.747
RISK3REV	c--	perceived risk	0.974	0.104	0	0.862
RISK2REV	<--	perceived risk	0.911	0.102	0	0.784
RISK1	<--	perceived risk	1			0.616
ATT1	< --	attitude towards-buying at the store	1			0.826
ATT2	<-	attitude towards-buying at the store	1.119	0.07	0	0.922
ATT3	<--	attitude towards-buying at the store	0.991	0.07	0	0.83
INT1	c --	buying_intention	1			0.734
INT2	<--	buying intention	0.614	0.066	0	0.666
INT3	< --	buying_intent	1.134	0.093	0	0.883

		ion				
INT4	<--	buying_intention	1.065	0.092	0	0.825
EASE1	<--	perceived website_ease of use	1			0.884
EASE2	<--	perceived websi te-ease of use	1.098	0.055	0	0.906
EASE3	<--	perceived websi te-ease of use	0.912	0.053	0	0.844
EASE4	<--	perceived website_ease of use	1.006	0.06	0	0.839
EASE5	<--	perceived website_ease of use	1.112	0.053	0	0.925
USEFUL1	<--	perceived website-usefulness	1			0.847
USEFUL2	<--	perceived website_usefulness	1.135	0.073	0	0.925
USEFUL3	<--	perceived website-usefulness	0.988	0.078	0	0.756

Intercepts

	Estimate	S.E.
SIZE1	5,902	0,064
SIZE2	5,628	0,082
SIZE3REV	5,86	0,077
REP2REV	5,967	0,068
REP3	5,879	0,058
TRUST1	5,926	0,058
TRUST2	5,963	0,064
TRUST3	5,516	0,075
RISK4REV	3,54	0,088
RISK3REV	3,684	0,069
RISK2REV	3,651	0,071
RISK1	3,084	0,099
ATT1	3,856	0,103
ATT2	3,619	0,103
ATT3	3,967	0,102
INT1	3,121	0,111
INT2	1,851	0,075
INT3	2,995	0,104
INT4	3,079	0,105
EASE1	5,372	0,087
EASE2	5,209	0,093
EASE3	5,326	0,083
EASE4	5,047	0,092
EASE5	5,186	0,092

USEFUL1	3,567	0,121
USEFUL2	3,781	0,126
USEFUL3	3,986	0,134

Squared Multiple Correlations:	Estimate
trust in-store	0.591
perceived website_usefulness	0.181
perceived risk	0.221
attitude towards_ buying at the stor	0.428
buying-intention	0.406
USEFUL3	0.571
USEFUL2	0.856
USEFUL1	0.717
EASE5	0.856
EASE4	0.704
EASE3	0.713
EASE2	0.821
EASE1	0.781
INT4	0.680
INT3	0.779
INT2	0.443
INT1	0 , 539
ATT3	0.689
ATT2	0.850
ATT1	0.682
RISK1	0.380
RISK2REV	0.615
RISK3REV	0.743
RISK4REV	0.558
TRUST3	0.425
TRUST2	0.434
TRUST1	0.641
REP3	0.836
REP2REV	0.594
SIZE3REV	0.632
SIZE2	0.742
SIZE1	0.406

Fit Measures				
Fit Measure	Default model	Saturated	Independence	Macro
Discrepancy	470.723	0	18634.74	CMIN
Degrees of freedom	310	0	378	DF
P	0		0	P
Number of parameters	95	405	27	NPAR
Discrepancy / df	1.518		49.298	CMINDF
RMR	0.181	0.000	0.592	RMR
GFI	0.861	1.000	0.280	GFI
Adjusted GFI	0.830		0.224	AGFI
Parsimony-adjusted GFI	0.706		0.260	PGFI
Normed fit index	0.975		0	NFI

Relative fit index	0.969		0	RFI
Incremental fit index	0.99 1		0	IFI
Tucker-Lewis index	0.989		0	TLI
Comparative fit index	0.99 1		0	CFI
Parsimony ratio	0.82	0		PRATIO
Parsimony-adjusted NFI	0.799	0	0	PNFI
Parsimony-adjusted CFI	0.813	0	0	PCFI
Noncentrali ty parameter estimate	160.723	0	18256.74	NCP
NCP lower bound	106.216	0	17813.11	NCPLO
NCP upper bound	223.192	0	18706.69	NCPHI
FMIN	2.2	0	87.078	FMIN
F0	0.75 1	0	85.312	F0
FO lower bound	0.496	0	83.239	FOLO
F0 upper bound	1.043	0	87.414	FOHI
RMSEA	0.049		0.475	RMSEA
RMSEA lower bound	0.04		0.469	RMSEALO
RMSEA upper bound	0.058		0.48 1	RMSEAHI
P for test of close fit	0.548		0	PCLOSE
Akaike information criterion (AIC)	660.723	810	18688.74	AIC
Browne-Cudeck criterion	689.325	93 1.935	18696.87	BCC
Bayes information criterion				BIC
Consistent AIC				CAIC
Expected cross validation index	3.087	3.785	87.33 1	ECVI
ECVI lower bound	2.833	3.785	85.258	ECVILO
ECVI upper bound	3.379	3.785	89.433	ECVIHI
MECVI	3.221	4.355	87.369	MECVI
Hoelter .05 index	161		5	HFIVE
Hoelter .01 index	169		6	HONE